



To,
Mr. HARSHAVARDHAN REDDY
HOUSE NO - 12-A, GOLF LINK, DELHI
Delhi, South Delhi,
Delhi-110003,
India
+91-9999999999

Date: 11/05/2020

Subject: Policy Number: 0000000013119992-01 (Please use this when making any enquiries)

Dear Customer,

Welcome to SBI General. Thank you for choosing SBI General's "Private Car Insurance Policy - Package[Annual]" Policy. We are delighted to have you as our esteemed customer. We enclose the following documents pertaining to your policy:

- Policy Schedule
- Policy clauses & wordings
- Premium Receipt
- Grievance redressal letter
- Product specific attachment

Please ensure the safety of these documents as they form part of our contract with you.

We have taken care that the documents reflect details of risk and cover as proposed by you. Some of the most important facts that we have relied on in issuing your policy are:

Make of vehicle	Maserati
Model	Quattroporte
Variant	4.2
Year of Manufacture	2013
No Claims Bonus (NCB)	35.0%
Insured Declared Value	4,320,000.00

If any of the above captured information is incorrect, we request you to get in touch with our customer care team so that it may be changed.

We recommend that you read the policy documentation carefully and contact us if there is anything you would like to discuss. It is important to us that we have all of your personal and other details recorded accurately so that we can provide you with fast and efficient service. Please contact us to update these details as necessary.

SBI General is ready to assist you in relation to this product and all your general insurance needs. For your convenience, you are able to choose how to contact SBI in several convenient ways:

By email: customer.care@sbigeneral.in

By phone: **1800-22-1111** (For MTNL/BSNL users) or **1800-102-1111** (for other users)

Or visit us to the SBI General Branch that is nearest to you:

SBI General Insurance Company Limited
Unit No 201, 2nd Floor, PP Towers,
Netaji Subhash Place, Delhi, North West Delhi,
Delhi-110034,
India

We thank you for your business and the trust you have placed in us purchasing this general insurance policy.

Yours Sincerely,

Head-Sales & Distribution

PRIVATE CAR CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE

Important Note: 1) The Validity of this Certificate of Insurance cum Schedule is subject to realization of the premium cheque. 2) This Insurance Policy cover is valid subject to availability of Complete and Correct Registration Number within 15 days from the Date of Commencement of this Policy.

Policy Issuing Office	"Natraj" 301, Junction of Western Express Highway & Andheri Kurla - Road, Andheri (East), Mumbai - 400 069.		
Policy Number	0000000013119992-01	Policy Servicing Branch	New Delhi
Insured Name	Mr. HARSHAVARDHAN REDDY		
Business or Profession	profession		
Address	HOUSE NO - 12- A, GOLF LINK, DELHI Delhi, South Delhi-110003, Delhi		
Customer Contact Details	+91-9999999999		
Period of Insurance	From: 09/05/2020 00:00hrs to: 08/05/2021 Midnight		
Geographical Area	India		

INSURED MOTOR VEHICLE DETAILS		INSURED'S DECLARED VALUE(IDV) (in Rs.)	
Make	Maserati	Vehicle	4,320,000
Model & Variant	Quattroporte&4.2	Trailer	0
Year of Manufacturing	2013	Non Electrical Accessories	0
Registration Number	PB 11 BF 0459	Electrical Accessories	0
Engine Number	168690	CNG / LPG Kit	0
Chassis Number	57096	Total IDV	4,320,000.00
Cubic Capacity/KW	4244		
Seating Capacity (Including Driver)	5		
Type of Body	SEDAN		
RTO Location Name	Patiala		

LIMITATION AS TO USE : As per Motor Vehicle Rules, 1989,

The Policy covers use of the vehicle for any purpose other than : a) Hire or Reward, b) Carriage of Goods (other than samples or personal luggage), c) Organized racing, d) Pace Making, e) Speed testing f) Reliability Trials, g) Any purpose in connection with Motor Trade.

DRIVERS CLAUSE: Any Person including the Insured Provided that a person driving holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such a license; provided also that the person holding an effective learner's license may also drive the vehicle and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicle Rules, 1989.

LIMITS OF LIABILITY: a. Under Section II-1(i) of the Policy-Death of or bodily injury to any person so far as it is necessary to meet the requirements of the Motor Vehicle Act, 1988. b. Under Section II (1)(ii) of the Policy-Damage to property other than property belonging to the insured or held in trust or in the custody or control of the insured up to the limits specified Upto Rs.750000/- . c. PA Cover for owner-driver under Section-III CSI - Rs.1500000 /-.

Deductible under Section-I: (i) Compulsory deductible Rs.2000/- (ii) Voluntary deductible Rs. 0 /- (iii) Additional Compulsory deductible Rs. ___/-.

Special Conditions: Warranted all damages existing prior to inception of risk are excluded from the scope of policy.

NO CLAIM BONUS:

The Insured is entitled for a No Claim Bonus (NCB) on the Own Damage section of the Policy, if no claim is made or pending during the preceding year(s), as follows: The preceding year - 20%; Preceding two consecutive years - 25%; Preceding three consecutive years - 35%; Preceding four consecutive years - 45%; Preceding five consecutive years - 50%. **The No Claim Bonus will only be allowed provided the Policy is renewed within 90 days of the expiry date of the**

INTERMEDIARY DETAILS			
Intermediary Name	Sbi General Direct Code	Intermediary Code	0005488
Contact Details	Mobile No : +91-1800221111	Landline No	+91-180-0221111
NOMINATION DETAILS			
Name of the Nominee	Date of Birth	Relationship with Proposer	Name of Appointee (if Nominee is Minor)
NITYA REDDY	04/12/1978	Wife	

SBI General Insurance Company Limited

Registered and Corporate office: "Natraj" 301, Junction of Western Express Highway & Andheri Kurla - Road, Andheri (East), Mumbai - 400 069
UIN No: IRDAN144RP0004V01201819

PREMIUM COMPUTATION TABLE

OWN DAMAGE SECTION				LIABILITY SECTION			
Cover	Sum Insured	No. of persons	PREMIUM (Rs.)	Cover	Sum Insured	No. of persons	PREMIUM (Rs.)
Own Damage Premium for Vehicle & Accessories (Amount will be including all tariff covers & discounts & Other Loading / Discount)	4,320,000.00		39,100.43	Basic Third Party Liability Premium	Unlimited		7,890.00
SBIG Add on Covers				Trailers			0.00
Basic Road side Assistance			0.00	Bi fuel kit (CNG/LPG)			0.00
Depreciation Re-imbursement			0.00	Geographical Extension			0.0
Return to Invoice			0.00	Driving Tuition			0.00
Engine Guard			0.00	Additional Covers			
Cover for Consumables			0.00	PA cover - Owner Driver	1500000		325.00
Protection of NCB	0		0.00	PA cover - Unnamed Passengers (SI/Person)	0	5	0.00
Cover for Key Replacements			0.00	PA cover- Paid Driver	0	1	0.00
Inconvenience Allowance (SI/Day)	0		0.00	Legal Liability Cover			
Loss of Personal Belongings	0		0.00	LL - Driver		1	50.00
Enhanced PA cover - Owner Driver	0		0.00	LL - Employees		0.0	0.00
Enhanced PA cover - Unnamed Passengers (SI/Person)	0	0	0.00	LL - Soldier / Sailor / Airman		0.0	0.00
Enhanced PA cover - Paid Driver	0	0	0.00	Less Discounts			
Hospital Cash cover - Owner Driver	0.00	0	0.00	TPPD - Third Party Property Damage Discount			0.0
Hospital Cash cover - Unnamed Passengers (Benefit/Person)	0.00	0	0.00	Use confined to Own Premises			0.00
Hospital Cash cover - Paid Driver	0.0	0	0.00	Vintage Car			0.00
Additional Roadside Assistance			0.00	Total Third Party Liability Premium (B)			
NCB Details							8,265.00
No Claim Bonus			35.0% - Rs.32055.54	TOTAL POLICY PREMIUM (A+B)			
Total Own Damage Premium (A)							47,365.43
Subject to L.M.T Endorsement Nos. : IMT22 IMT28 IMT16 IMT7 IMT17				Taxes as applicable			
Subject to SBIG Add-On Endorsement Nos. : SBIG0100							8,525.78
				Kerala Flood Cess @ 1%			
							0.00
				Total Premium Collected			
							55,891.00

Hire Purchase/ Lease /Hypothecated with : STATE BANK OF INDIA,DELHI

Premium Collection details: Receipt No., Receipt Date:

For claims, Please contact us at Toll Free number MTNL/BSNL users - 1800-22-1111 Other users - 1800-102-1111	For Road side Assistance Service, Name - N.A
--	---

SBI General Insurance Company Limited

Registered and Corporate office: "Natraj" 301, Junction of Western Express Highway & Andheri Kurla - Road, Andheri (East), Mumbai - 400 069
UIN No: IRDAN144RP0004V01201819