

Prospectus

This document is only a summary of the features of the Policy. Actual benefits available are as mentioned in the Policy, and are subject to its terms, conditions and exclusions.

Act Only Insurance Policy

This Policy is designed to cover the compulsory Third Party Liability as required by Motor Vehicles Act



Scope of Cover

Scope of Cover:

This Policy protects against legal liability arising out of the use of the vehicle, towards third parties arising on bodily injury to / on death of a person and any damage caused to third party property

Additional covers at extra cost

1. Personal accident cover: of Rs. 15 lakh for all class of vehicles for individual owner/s* of the vehicle/s while driving. This benefit is however, not available for a Company owned vehicle.

Personal Accident cover: of Rs. 1 lakh per person, in case of two-wheelers and Rs 2 lakhs per person for other class of vehicles, is also available for the occupant/s of the vehicle/s.

* Available only if the owner of the vehicle holds a valid driving license.

SBI General Insurance Company Limited - Prospectus

Corporate & Registered Office:  'Natraj', 301, Junction of Western Express Highway & Andheri - Kurla Road, Andheri (E), Mumbai - 400 069 / CIN: U66000MH2009PLC190546 /  Tel.: +91 22 42412000 /  www.sbigeneral.in / Logo displayed belongs to State Bank of India and is used by SBI General Insurance Co. Ltd. under license / IRDAI Registration Number 144 / Product Name - Act Only Insurance Policy / UIN: IRDAN144RP0001V01200910 / IRDAI Reg No 144

2. Additional Legal liabilities for:

- Paid driver/conductor/cleaner employed in operation of vehicle.
- Employees travelling in/driving the vehicle other than paid driver.
- Non-fare paying passengers

3. Bifuel-Kit

Any Legal Liability arising out of the use of CNG-LPG bifuel kit

In the event of a claim

Kindly approach SBIGIC through

- Phone
- Email notification
- By letter /Fax
- Submitting manual claim form at any of SBIGIC's branch
- Your Insurance Representative

Minimum information required

- Insured's details
- Policy Number
- Loss details such as
 - Date of Loss
 - Type of Loss
 - Loss Location
- Contact details for communication
- Completed & Signed claim form along with supporting documents

Dear Customer

We request you to kindly complete the Proposal form for this product and return it to us either direct or through your insurance adviser.

At SBIGIC we assure you a fair service when you step in as our customer in any of our offices.

If on any occasion our service falls below the standard you expect, you should contact your insurance adviser or alternatively the Branch Manager of the local branch.

If you feel that you require further assistance, then you can write to our office at



"Natraj" 301, Junction of Western Express
Highway & Andheri Kurla - Road, Andheri (East)
Mumbai - 400 069

Insurance is a subject matter
of solicitation

Information about our Claims Services

The Company's dedicated and experienced claims team aim to deliver a differentiated customer service of a fast, fair, convenient and transparent claims process for the management and settlement of your claim.

The Company's philosophy is to always look for ways to pay valid claims in a fair and timely manner.

Our claims service will:

- Provide assistance in emergency situations
- Where necessary, co-ordinate repair/replacement of your property if it is damaged or lost
- Keep you informed of the progress of your claim

The Company will act efficiently to ensure you get back to normal as quickly as possible.

Insurance Act,1938, Section 41-Prohibition of Rebates

1. No person shall allow or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind or risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy, accept any rebate except such rebate as may be allowed in accordance with the prospectuses or tables of the Insurer
2. Any person making default in complying with the provisions of this section shall be liable for a penalty, which may extend to Ten Lakh rupees.