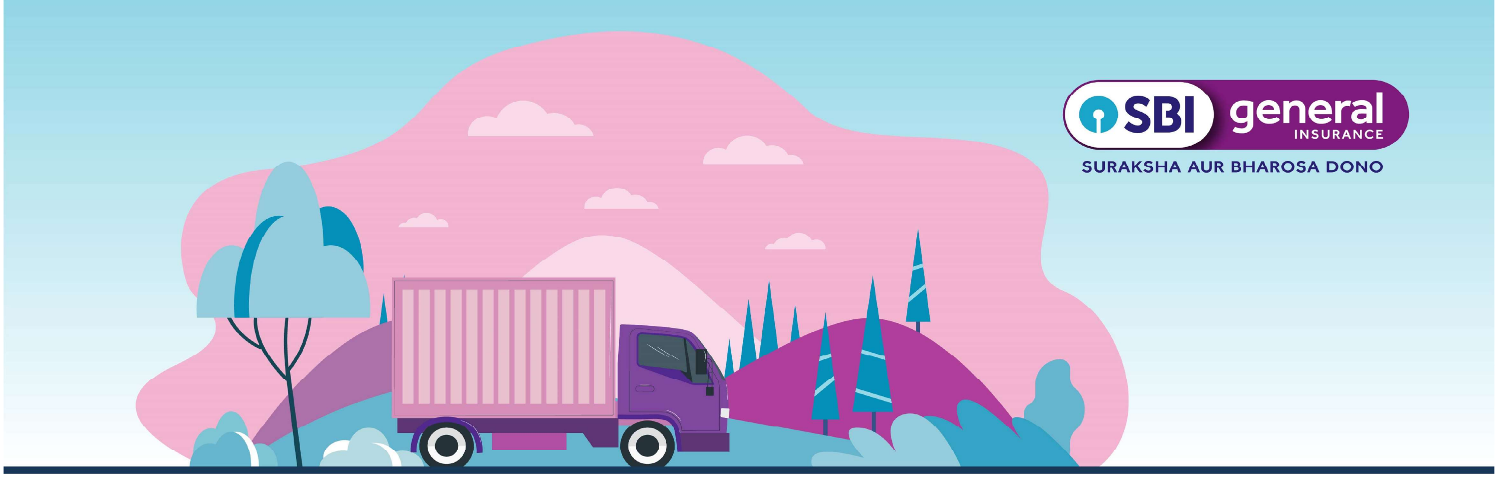

Please scan the code to view the policy details

QR code for mobile download app:

Name	:	Mrs.SUMITRA GANESH MORE
Address	:	SR NO. 129/578 DATTAWADI VIJAYI CHAITANYA SAHA ,GRUH RACHANA NR VIJAYI CHAITANYA MANDAL R NO. 66,PUNE MAHARASHTRA,Pune,Maharashtra411030,India
Contact No	:	9881434414
Email Id	:	prasad.garud123@gmail.com

SCHEDULE CUM CERTIFICATE COMMERICAL VEHICLE INSURANCE POLICY-PACKAGE (GOODS CARRYING)

Policy / Certificate No	: POCMVGC0100485478
Alternate Policy No	:
Customer ID	:
Policy Servicing Branch	: Pune II
Intermediary Name	: SPARKSHIELD INSURANCE BROKER PRIVATE LIMITED
Intermediary Code	: 504828
Intermediary Contact No	: +91-8421887858
Period of Insurance	: From:28/09/2025 00:00:00 To:27/09/2026 23:59:59

Dear Mrs.SUMITRA GANESH MORE,
Welcome to the SBI General Family. With SBI General's **Commercial Vehicle Insurance Policy-Package (Goods Carrying)** you can be in control & enjoy the journey no matter what roadblocks life throws at you.

About Your Policy

Policy/ certificate no	Policy Issue Date	Period of Insurance
POCMVGC0100485478	27/09/2025 15:40:38	From:28/09/2025 00:00:00 To:27/09/2026 23:59:59

Policy Type	Geographical Area
Package	India

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About Your Vehicle

Vehicle Make Model & Variant	Registration Number	Manufacturing Year	Gross Vehicle Weight
Ashok Leyland,Dost & RLS	MH12NX7310	2017	2435 KGs

Trailer Details	Fuel	Engine & Chassis Number	RTO Location
,,	Diesel	VGH035093P & MB1AA22E0GRV45376	Pune

About Vehicle Insured Declared Value (IDV)

Vehicle IDV (Rs.)	Non Electrical Accessory (Rs.)	Electrical Accessory (Rs.)	CNG/LPG (Rs.)	Vehicle Body IDV (Rs.)	Trailer IDV (Rs.)	Total IDV (Rs.)
400000	0	0	0	0	0	400000

Coverage Details

Your Policy provides protection such as :

Own Damage	Third Party
Protection to Vehicle	Protection towards Third Party Liability
Damage due to external means	Death or Injury to any Third Party
Fire due to self ignition or explosion or lightning	Personal Accident to Owner Driver (if opted)
Theft, Burglary	Damage to Third Party Property
Damage due to man made or natural calamities	

We Cover You For

Own Damage Premium	
Own Damage Basic	1,449.60
NCB (%)	0%
Cover for Lamps / Tyres / Tubes Mudguards/ Bonnet / Highlights and Paintwork	217.44
Total Own Damage Premium(including all Tariff Add-On, Discount, Loading) (A)	1,667.04
NET PREMIUM (A+B)	18,141.04
GST	1179.02
TOTAL PREMIUM	19320
Subject to I.M.T Endorsement Nos.(IMT Nos):	IMT_21, IMT_28, IMT_23, IMT_20, IMT_17

Third Party Premium	
Third Party Basic Premium	16,049.00
Third Party Bodily Injury	16,049.00
PA Cover - Owner driver of Rs.15 Lakhs	325.00
Legal Liability to Paid Drivers	50.00
Legal Liability to Cleaner\Conductor\Coolie	50.00
Total TP Premium (B)	16,474.00

Add On Details	Sum Insured	Opted (Yes/No)

Consolidated Stamp Duty ₹ 0.50 paid towards Insurance Policy Stamps vide Order No.pay_RMaVR9Non38yQA Dated: 27/09/2025 of General Stamp Office, Mumbai

What Your Policy Does Not Cover

Depreciation, Wear & Tear, Mechanical or Electrical Breakdown	Non Accidental damage to Tyre & Tubes	Driving under influence of intoxicating Liquor/Drugs
Accident outside India unless opted for	Liability arising out of Contractual Liability	Driving outside purview of Limitation of use or Vehicle driven for purpose not allowed

How To File Your Claims Without Any Stress

FOR NETWORK GARAGE

Take your car to a network garage*

*Service at 1500 + Network Garages

Avail the ease of our cashless facility

FOR NON-NETWORK GARAGE

Reimburse your expenses post-repair in case of a non-network garage

Fill in the claim form and submit necessary documents at the nearest SBI General Branch

In the event of loss and / or damage arising out of the use of the insured vehicle giving rise to a probable claim being filed by a Third Party towards bodily injury / death / property damage, please inform the Company at 1800 22 1111 or SMS 'CLAIM' to 561612 or email your details on customer.care@sbigeneral.in

Renewal

This Policy may be renewed by mutual consent every year and in such event, the renewal premium shall be paid to Insurer on or before the date of expiry of the Policy or of the subsequent renewal thereof. However, Insurer shall not be bound to give notice that such renewal premium is due.

Toll Free Number	Website	SMS to 561562	Mobile App
1800-102-1111	**www.sbigeneral.in**	**RENEW POLICYNO**	**Download SBI General Mobile App on Playstore or Appstore**

Grievance Redressal Procedure

1

If you are dissatisfied with the resolution provided, you may write to head.customercare@sbigeneral.in .We will look into the matter and decide the same expeditiously within 14 days from the date of receipt of your complaint.
For Senior Citizens: Senior Citizens can reach us at seniorcitizengrievances@sbigeneral.in; Toll Free - 1800 22 1111 / 1800 102 1111 Monday to Saturday (8 am - 8 pm).

2

In case, you are not satisfied with the decision/resolution communicated by the above office, or have not received any response within 14 days, you may send your Appeal addressed to the Chairman of the Grievance Redressal Committee at : gro@sbigeneral.in or contact at: 022-42412070

Address: Grievance Redressal Officer, 9th Floor, A & B Wing, Fulcrum Building, Sahar Road, Andheri (East), Mumbai 400 099
List of Grievance Redressal Officers at Branch:
https://content.sbigeneral.in/uploads/0449cac1bcd144bbb160d3f6b714fbbd.pdf/

3

In case, you are not satisfied with the decision/resolution communicated by the above office, or have not received any response within 14 days, you may Register your complaint with IRDAI on the below given link https://bimabharosa.irdai.gov.in/Home/Home

4

If your grievance remains unresolved from the date of filing your first complaint or is partially resolved, you may approach the Insurance Ombudsman falling in your jurisdiction for Redressal of your Grievance. The details of the Insurance Ombudsman can be accessed at https://www.cioins.co.in/Ombudsman
If Your issue remains unresolved You may approach IRDAI by calling on the Toll-Free no. 155255 or You can register an online complaint on the website http://igms.irda.gov.in

For Insurance Ombudsman Offices, kindly visit our website
https://www.sbigeneral.in/portal/buy-online/quick-assist/Locate us/Ombudsman Office List

Terms And Conditions

Limitation As To Use	As per Motor Vehicle Rules, 1989,"The Policy covers use only under a permit within the meaning of Motor Vehicles Act, 1988 or such a carriage falling under sub section 3 of section 66 of the Motor Vehicle Act 1988. The Policy does not cover use for a) Organized Racing b) Pace Making c) Reliability Trials d) Speed Testing."
Our Recommendation	Simply do not use vehicle for the purpose it is not allowed.

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Terms And Conditions

Drivers Clause	**PERSONS OR CLASSES OF PERSONS ENTITLED TO DRIVE:** Any person including 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 when not used for the transport of goods at the time of the accident and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules,1989.
Our Recommendation	Drive only when you hold a Valid Drivers License in India.
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 Up to ₹ 7,500,00/-. c. PA Cover for Owner-Driver under Section-III CSI - ₹ 1,500,000 /- (if opted).
Our Recommendation	Know what your policy covers.
Deductible	(i) Compulsory Deductible ₹ 500 /- (ii) Voluntary Deductible ₹ 0 /- (iii) Additional Compulsory Deductible ₹ 0 /-
Special Conditions	Warranted all damages existing prior to inception of risk are excluded from the scope of Policy. The Policy has been issued subject to valid Pollution Under Control (PUC) Certificate disclosed by you as an insured on or before the date of commencement of the Policy. If the PUC Certificate is not found valid at any point of time during the policy period, the Company reserves the right to cancel the 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 is 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 ofthe expiry date of the previous Policy.

Important Details

PREVIOUS POLICY DETAILS

Previous Insurer	Previous Policy Number	Period of Insurance	Previous Policy Type
		From to	

Financier Details	CPA Nominee Details	POSP Details
,,	Nominee Name:SUMITRA GANESH MORE Nominee DOB:42 Nominee Relationship:Self	Name : SPARKSHIELD INSURANCE BROKER PRIVATE LIMITED Code : 504828 Contact Details : +91-8421887858 Landline Nos : null

Premium Receipt

This is to confirm and certify that we have received premium(s) from the below named Policy Holder	
Policy Number	POCMVGC0100485478
Policy Holder Name	SUMITRA GANESH MORE
Intermediary Name	SPARKSHIELD INSURANCE BROKER PRIVATE LIMITED
Product Name	Commercial Vehicle Insurance Policy-Package (Goods Carrying)
Receipt Date	27/09/2025
Policy Start Date	28/09/2025 00:00:00
Policy End Date	27/09/2026 23:59:59
Premium Paid by	SUMITRA GANESH MORE

*Cheque dishonor - If premium paid through cheque, the policy is void ab-initio in case of dishonor of cheque.

Digitally signed by DS SBI GENERAL INSURANCE COMPANY LTD
Date: 2025.09.27 15:40:54 IST

Authorized Signatory
For SBI General Insurance Company Limited

To Verify your Policy details click/visit https://www.sbigeneral.in/policyprint/motor

GST INVOICE : You may download GST invoice from www sbigeneral.in\download\

The information provided herein above is for the purpose of illustration only. For more details on risk factors,terms, conditions and exclusions, please read the Policy wordings https://www.sbigeneral.in/portal/downloads/business/motorinsurance/Commercial Motor Insurance carefully.

Declaration

As part of our Go Green initiative, your policy will be issued digitally to your registered mobile number via WhatsApp, SMS, and email. By issuing an e-policy, we help conserve the environment by saving a tree. An electronic policy document holds the same legal validity as a physical copy.

However, if you would prefer to receive a physical copy of your policy document, simply send an SMS with the message "PRINT <Policy Number>" to 561612 from your registered mobile number.

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Proposal Details

Proposal Transcript For	Commercial Vehicle Insurance Policy-Package (Goods Carrying)
Proposer Name	Mrs. SUMITRA GANESH MORE
Proposer Address	SR NO. 129/578 DATTAWADI VIJAYI CHAITANYA SAHA GRUH RACHANA NR VIJAYI CHAITANYA MANDAL R NO. 66, PUNE MAHARASHTRA, Pune, Maharashtra-411030 India
Proposer Contact Number	9881434414
Proposer Email Address	prasad.garud123@gmail.com

Policy POCMVGC0100485478 is issued based on the correct information given by you. In case any information is incorrect or require changes we request you to revert within a period of 15 days from receipt of this document failing which it will be deemed that you are agreeing to correctness of the information mentioned in this document.

Insured Name	Mrs. SUMITRA GANESH MORE
Nominee details	
Name of the Nominee*	
% Share of Claim Amount	
Date of Birth*	
Age*	
Gender (M/F/O)	
Relationship with Policyholder*	
Mobile No. of the Nominee*	
Address of the Nominee	
Nominee Email ID	
Account Number	
IFSC Code	
Bank Name	
Branch Name	

*** If Nominee is a minor, give the details of Appointee**	
Insured Name	Mrs. SUMITRA GANESH MORE
Name of Appointee*	
DOB*	
Gender	
Relationship with Nominee*	
Address of the Appointee	
Appointee Mobile no*	
Account Number	
IFSC Code	
Bank Name	
Branch Name	

Details as shared by you with us is as below.

Your Vehicle Details

Registration Number	MH12NX7310
RTO Location	Pune
Engine Number	VGH035093P
Chassis Number	MB1AA22E0GRV45376
First Purchase / Registration Date	03/04/2017
Year of Manufacture	2017
Vehicle Make	Ashok Leyland
Vehicle Model	Dost
Vehicle Variant	RLS

Cubic Capacity / Kilo Watt / Gross Vehicle Weight / Horsepower	2435
Fuel	Diesel
Seating Capacity including Driver	2
Carrying Capacity excluding Driver	1

Expiring Policy Details

Details	**OD Policy Details**	**TP Policy Details**
Insurer Name		
Policy Number		
Policy Start Date		
Policy End Date		
Policy Type		
No Claim Bonus %		NA
Claim Made	No	No

Coverage & Terms Opted

Period of Insurance Own Damage	From:28/09/2025 00:00:00 To:27/09/2026 23:59:59
Period of Insurance Third Party	From:28/09/2025 00:00:00 To:27/09/2026 23:59:59
Period of Insurance PA cover to Owner Driver	From:28/09/2025 00:00:00 To:27/09/2026 23:59:59

SBI general INSURANCE
SURAKSHA AUR BHAROSA DONO

Insured Declared Value (IDV)

Vehicle IDV (Rs.)	Electrical Accessories (Rs.)	Non-Electrical Accessories (Rs.)	CNG / LPG Kit (Rs.)	Body Value (Rs.)	Trailer (Rs.)	Total (Rs.)
400000	0	0	0	0	0	400000

Additional Covers

Voluntary Excess Opted		NA
PA Cover to Owner Driver of Rs. 15 Lakhs	Yes	
PA Cover to Unnamed Passenger / Pillion Rider		NA
PA cover to Paid Driver	No	
Legal Liability to Paid Driver / Employees	Yes	1 , 1
Third Party Property Damage Restriction Limit		
Add on covers - Kindly refer Policy Schedule		
Hypothecation / Lease / Hire Purchaser Name	No	,,
Valid PUC certificate will be carried in vehicle	Yes	
Policy premium including Tax		19320

I/We agree to receive policy document on registered mobile number / email address as given in this document.

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 of 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 a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer. ANY PERSON IN BREACH OF COMPLYING WITH THE PROVISIONS OF THIS SECTION SHALL BE PUNISHABLE WITH FINE WHICH MAY EXTEND TO RUPEES TEN LAKH.

I/We confirm that premium is paid from bonafide sources of income.

SBI general INSURANCE
SURAKSHA AUR BHAROSA DONO

GST TAX INVOICE

GST Invoice No:	816226548988	**GST Invoice Date:**	27/09/2025
GSTIN/ Unique No: (SBI General)	27AAMCS8857L1ZC	**SBI General State**	Maharashtra
SBI General Branch Address:	SBI General Insurance Company Limited, Registered Office: & Corporate Office: 9th Floor, A&B Wing, Fulcrum Building, Sahar Road, Andheri East, Mumbai - 400099.		

Details of Policy Holder:

Name:	Mrs. SUMITRA GANESH MORE		
Address:	SR NO. 129/578 DATTAWADI VIJAYI CHAITANYA SAHA , GRUH RACHANA NR VIJAYI CHAITANYA MANDAL R NO. 66, PUNE MAHARASHTRA, PUNE, , Pune, Maharashtra - 411030, India.		
Policy Holder State	Maharashtra	**Place of supply :**	Maharashtra
		Whether invoice under reverse charge :	No
GSTIN/ Unique No:		**Policy Number**	POCMVGC0100485478

Insurance Product Name	**HSN Code**	**Premium (without Taxes)**	**KFC**		**CGST**		**SGST/ UTGST**		**IGST**	
			Rate	**Amount**	**Rate**	**Amount**	**Rate**	**Amount**	**Rate**	**Amount**
Commercial Vehicle Insurance Policy - Package (Goods Carrying)- Other than Basic TP	997134	2,092.04	**1%**		**9%**	**188.28**	**9%**	**188.28**	**18%**	**0.00**
Commercial Vehicle Insurance Policy - Package (Goods Carrying) - Basic TP	997134	16,049			2.5%	962.94	2.5%	962.94	5%	0.0

Total Invoice Value (InFigures)	19320	
Taxes Applicable	1179.02	**Authorized Signatory**

SBI General Receipt No:		**Receipt Date:**	27/09/2025

CUSTOMER INFORMATION SHEET

This document provides only key information about your policy. Please refer to the policy document for detail terms and conditions.

Sl. No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Name of Insurance Product	Commercial Vehicle Insurance Policy - Package (Goods Carrying)	
2	Unique Identification Number allotted by IRDAI	IRDAN144RP0002V02201112	
3	Structure	Basis of Sum Insured -Indemnity	2.Coverage, section 2a
4	Interests Insured	Interest insured is Damage to vehicle & Third Party liability	2. Coverage
5	Sum Insured / Motor Insured Declared Value	Total IDV of the vehicle insured- 400,000.00/- IDV is insured declared value derived basis your invoice price after applying depreciation as per rules mentioned in CIS point number 15. SBIG's liability will be capped at this value.	3.Sum insured - insured's declared value (idv)
6	Policy Coverage (What the policy covers?)	• Policy covers the following : Loss or damage to your vehicle due to fire, self-ignition, accidental damage, explosion, natural disasters like lightning, earthquake, hurricanes, cyclones, landslides, etc. • Third party liability in case of injury/death of the person, or any damage caused to the property of the third party • Personal accident covers up to Rs for individual owners while driving. For complete details on the coverage, limits, exclusions, terms & conditions, refer policy wording on www.sbigeneral.in	2a. Section I - loss of or damage to the vehicle insured 2b.Section II - liability to third parties 2d. Section III - personal accident cover for owner-driver
7	Add on Cover	**Add On Cover Name** | **Sum Insured/Limits**	11. Add on covers : Refer the Annexure III
8	Loss participation	Compulsory deductible is a mandatory deductible that must be paid by you at the time of claim. Compulsory Deductible applicable under this policy is - Rs. /-	8. Endorsements, IMT 22
9	Exclusions (what the policy does not cover)	The Insurer shall not be liable with respect to • Damage, theft or loss due to incidents related to the war, invasion, foreign enemy acts, mutiny, rebellion, etc. • Driving without a valid licence • Driving under the influence of drugs and alcohol • Electrical/Mechanical Breakdowns For complete details on the exclusions, refer policy wording	5.General Exceptions
10	Special Conditions and Warranties (if any)	Warranted all damages existing prior to inception of risk are excluded from the scope of Policy.	

11	Admissibility of Claim	**Admissibility:** Admissibility of claim depends on the document submitted for the damaged vehicle claimed by the insured in reference to event /peril / term and condition of the policy. · Surveyor will verify the document and assess the loss as per policy term / condition and coverage mentioned in the policy. Submitted the Report to the insurer. The claim would not be acceptable if it falls under specific warranty or General exclusion/condition mentioned in the Policy Wordings. Denial: Denial of claim can be done by us & policy can be cancelled on the ground of mis- representation, mis -declaration, fraud, non-disclosure of material facts. The sample claim calculation process is attached as Annexure II A Gross Assessed Liability Rs.20,000 B Less:Deprecistion (if applicable) (Rs.4,000) C Net Assessed Liability (A-B) Rs.16,000 D Less: Compulsory Deductible (Rs.2,000) E Net payable amount (C-D) Rs.14,000	7. Conditions
12	Policy Servicing - Claim Intimation and Processing	1.Claim intimation & reaching to our designated officials please contact us at Email: customer.care@sbigeneral.in Toll-Free number 18001021111 Website: www.sbigeneral.in Whatsapp: 7669800345 Mobile app SMS: 561612 **2. Procedure to be followed for cashless service** A. For accidental damage : Contact us as above mention modes B. You will receive a text message with contact details of the surveyor appointed for your claim. C. Document Submission: Surveyor collect all relevant documents from you or documents may be submitted to branch digitally through whatsapp/Mobile app or link shared by us D. Assessment: Loss will be assessed by surveyor as per policy terms and conditions. E. Delivery Order/Vehicle Delivery: On receipt of Pre-Invoice of repaired vehicle delivery order will be provided as per survey report and policy terms and conditions. F. Payment to garage: We will process the claim payment in favour of repairer post receipt of the Final document as per survey report and policy terms and conditions **3.Procedure to be followed for reimbursement service** A. For accidental damage : Contact us as above mention modes B. You will receive a text message with contact details of the surveyor appointed for your claim C. Document Submission: Surveyor collect all relevant documents from you or documents may be submitted to branch digitally through whatsapp/Mobile app or link shared by us D. Assessment: Loss will be assessed by surveyor as per policy terms and conditions E. Repair invoice submission: You have to submit repair invoice to us F. Payment to insured: We will process the claim payment in favour of Insured post receipt of the Final document as per survey report and policy terms and conditions **4.Turnaround Time (TAT) for claim settlement** A.Time limit for appointment of surveyors - 24 hours from date of intimation of claim B. Submission of survey report - 15 days from the date of appointment of surveyor C. Settlement/rejection of Claim -7 days after receiving last document **5.Escalation matrix when TAT is not satisfied** For Queries, Service Request and Non -Health claims Registration Call SBI General Insurance on Toll Free - 18001021111 Email us at : customer.care@sbigeneral.in	

13	Grievance Redressal and Policyholders Protection	Details of protection of policyholder's interest-The Company has adopted Grievance Redressal Policy, wherein the Grievance Redressal Procedure, details of GRO, Ombudsman details and link to Bima Bharosa Portal is mentioned below. **Stage 1** To raise the query, you may write to head.customercare@sbigeneral.in Toll Free - 1800 102 1111 Customer Care Toll-free number is available 24/7 **Stage 2** If you are not satisfied with the decision communicated by the above office, or have not received any response within 14 days, send your appeal at : gro@sbigeneral.in. or contact at: 022-42412070 Address: Grievance Redressal Officer, 9th Floor, A & B Wing, Fulcrum Building, Sahar Road, Andheri (East), Mumbai 400 099 List of Grievance Redressal Officers at Branch: https://content.sbigeneral.in/uploads/0449cac1bcd144bbb160d3f6b714fbbd.pdf/ **Stage 3** In case, you are not satisfied with the decision/resolution communicated by the above office, or have not received any response within 14 days, you may Register your complaint with IRDAI on the below given link https://bimabharosa.irdai.gov.in/Home/Home **Stage 4** If your grievance remains unresolved from the date of filing your first complaint or is partially resolved, you may approach the Insurance Ombudsman falling in your jurisdiction for Redressal of your Grievance. The details of the Insurance Ombudsman can be accessed at https://www.cioins.co.in/Ombudsman. If Your issue remains unresolved You may approach IRDAI by calling on the Toll-Free no. 155255 List of Ombudsman offices with contact details are attached as an Annexure-1. For updated status, please refer to website www.irdaindia.gov.in	10. Grievance Redressal Process
14	Obligations of prospective Policyholder / Customer	The Policy shall be void and all premium paid hereon shall be forfeited to the Insurer, in the event of misrepresentation, misdescription or non disclosure of any material fact by the policyholder pertaining to the proposal form, written declarations or any other communication exchanged for the sake of obtaining the insurance policy by the Insured Disclosure of other material information during the policy period: 1. Change in insured name 2. Change in the vehicle details i.e make, model, cc, extra fitments, engine & chassis no, class of vehicle. In fact all (In fact, all relevant details are in the RC book/card and a copy of same may be handed over) Tax paid details; Certificate of fitness, license validity etc. 3. Previous policy details (ie. Disclosure of NCB, previous claim details)	
15.	Criteria for arriving at IDV & Illustration	The idv calculation is done on below criteria Insured Declared Value (IDV) = (Company's exshowroom price - the depreciation value) + (Cost of car accessories - the depreciation value of these parts) **Let us understand how the depreciation rates are used to calculate your car's IDV with the help of the following example.** Suppose, you're buying a car for ₹1000000. The moment you drive it out of the showroom, its IDV starts decreasing. The depreciation rate for the first six months is 5%. That means the IDV of your car for the first six months is ₹950000. Similarly, the IDV of your car after six months of buying will be ₹850000, and it'll remain the same till twelve months or one year from the purchasing date. And if your car's age is between four and five years, its IDV will be half of its price.	

16.	Criteria for considering vehicle as Total loss/Constructive Total loss	In the event of an accident leading to total loss or constructive total loss settlement of claim will be based on what is mentioned in the policy schedule and / or agreed by policyholder either 75% or 60% based on geography and model.	

Declaration by the Policyholder;

I have read the above and confirm having noted the details.

Place:

Date: (Signature of the Policyholder)

Note: For product related documents including Customer Information Sheet, kindly refer to the below link:
https://www.sbigeneral.in/downloads
In case of any conflict, the terms and conditions mentioned in the policy document shall prevail