Age of the Vehicle

Not Exceeding 6 months

Exceeding 6 months but not Exceeding 1 year

Exceeding 1 year but not exceeding 2 years



Call (Toll Free) 1800 22 1111 | 1800 102 1111 www.sbigeneral.in

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% of Depreciation

30%

40%

50%

The IDV of the vehicle will be deemed to be the sum insured for the purpose of the policy & will be fixed on the basis of the manufacturer's listed selling price of the brand and adjusted for Depreciation as per schedule below

Age of the Vehicle

Exceeding 2 years but not exceeding 3 years

Exceeding 3 years but not exceeding 4 years

Exceeding 4 years but not exceeding 5 years

% of Depreciation

5%

15%

20%

VOLUNTARY DEDUCTIBLE			
Standard minimum deductible is Rs. 100/- for two when	elers, Rs. 1000 for private cars wi	ith CC upto 1500 & Rs. 2000/- for private cars above 1500 cc from	m each and every claim
PRIVATE CAR	DEDUCTIBLE	TWO WHEELER	DEDUCTIBLE
Std min deductible Plus	Rs. 2500	Std min deductible Plus	Rs. 500
Std min deductible Plus	Rs. 5000	Std min deductible Plus	Rs. 750
Std min deductible Plus	Rs. 7500	Std min deductible Plus	Rs. 1000
Std min deductible Plus	Rs. 15000	Std min deductible Plus  Std min deductible Plus	Rs. 1500 Rs. 3000
GEOGRAPHICAL EXTENSION COUNTR	IEC	Sid min deductible Flus	Ks. 3000
Bangladesh Bhutan	Maldives	Nepal Pakistan	Srilanka
ADDITIONAL DISCOUNT			
Automobile Association of India. Membership	No.	Date of Expiry	DDMMYYYY
Anti-theft device Vehicle specific	cally designed for Blind / Handi	icapped / Mentally challenged Person Usage Res	stricted to own premises
Limit the Third Party Property Damage Cover	to the statutory limit of Rs 600	(only if not lie	censed for general road use by RTO)
	,	akh for 2 wheelers and Rs 7.5 lakhs for Private Cars)	
OTHER COVERS			
Foreign Embassy / Consulate Drivin	ng Tuition	Fiber Glass Tank Cover for vehicles impor	ted without customs duty
	nge Car	Cover loss of accessories due to burglary, housebreaking o	ŕ
racing, raines, speed mais	ige cui	(Applicable only for Two-Wheelers)	THE T
SECTION 41 OF INSURANCE ACT, 1938			
No person shall or offer to allow either directly or indirectly as	an inducement to any person to take	e out or renew or continue an insurance in respect of any kind of risk rela	ating to lives or property in India, any
		olicy, nor shall any person taking out or renewing or continuing a policy a PERSON MAKING DEFAULT IN COMPLYING WITH THE PROVISIONS O	
FOR A PENALTY WHICH MAY EXTEND TO RUPEES TEN LAK		PERSON MAKING DEFAULT IN COMPLYING WITH THE PROVISIONS O	IL TUIS SECTION SUALT DE LIADEE
PERSONAL ACCIDENT COVER			
Owner Driver     Personal Accident Cover for owner driver is compulsory	of for sum insured of Rs 100 000/- fo	or two wheelers & Rs 200,000/- for private cars. 2.Compulsory PA cove	er to owner driver can not be granted
where a vehicle is owned by a company, a partnership fi			or to owner annor our not be granted
B. Unnamed Occupants/Passengers	(	( )	
the purpose of this Cover will be equivalent to the registe	· for a max of Rs. 100,000/- per pers red carrying capacity of the vehicle.	son for two wheelers & Rs 200,000/- per person for private cars. The n	number of persons to be covered for
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