

**10 FORM COMP AA**

(sec Rules 253 (c), 254 (c) (iii), 254 (80 255 (1) (iv))  
REPORT ABOUT THE MOTOR VEHICLES ACCIDENTS

1	Name of the Police Station	Degloor dist.Nanded
2	CR.NO./TAR No./SDE No.	109/2025 U/S 281,106(1), Bhartiya Naya Shanhita-2023
3	Date, Time and Place of the accident.	26/02/2025 at 16.15 hrs Udgir to Degloor Road near the Baluur Fata Tq.Degloor dist. Nanded.
4	Name of the Injured / Deceased	Sanjay Raghunath Tigote age 50 Year r/o Ilegaon Tq.Gangakhed Dist Prabhani
5	Name of Hospital to Which he/she was removed	Govt. Hospital Degloor dist Nanded
6	Number of vehicles and type of the vehicle	MH 40 L 7963 Tractor
7	Name and address of the Driver of the vehicle with particulars or Driving License of the said Driver and the address of the Issuing Authority of the said Driving License. The number of Badge in case of Public Service Vehicle and the address of the Issuing Authority of the said Badge.	Sonerao Vithaal Jadhav age 28 Year r/o Bothi Tanda Tq.Gangakhed Dist Parbhani MH 22 20180007073 RTO Parbhani
8	Name and Address of the Owner of the vehicle as it stands on the date of the accident.	Raosaheb Baburao Chavan r/o Dharasur Tq.Gangakhed Dist Parbhani
9	Name and address of the insurance Company with whom the vehicle was insured and the Divisional office of the said insurance Company.	Liberty General Insurance Com.Ltd. SBI General Insurance Comp.Ltd Ashok Nager Andhri East Mumbai
10	Number of Insurance Policy/ Insurance Certificate and the date of Validity of the insurance Policy/ Insurance Certificate.	Po52810241901238
11	Action taken if any and the result there of	An offence has been registered against the accused. After completion of investigation Charge-sheet has been submitted.

Inspector of Police  
Police Station Degloor  
Dist. Nanded (M.S)

जबाब

मी निदेश संख्या तिगोटे वय 23 वर्ष व्यक्तास ऊसतोड कामगार रा.ईळेगाव ता.गंगाखेड जि  
पञ्जाबी को सं 2019414200

समक्ष पालीस ठाण देगलूर येथे हजर येवून जबाब जलहून घण्टारा सांगतो की, मी वरील  
ठिकाणचा राहणारा असून मला पत्नी नामे कोमल तिगोटे, आई विटाबाई तिगोटे एक बहीण मायावती  
असे असून आम्ही ऊसतोड काम करून आमच्या कूटूंबाचा उदरनिर्वाह करतो.

मागील चार महीन्यापूर्वी मी माझे वडील संजय तिगोटे आई विटाबाई व पत्नी कोमल हीचेसह  
गोदावरी गंगा साखर कारखाना रायकोड जि संगारेड्डी राज्य तेलंगणा येथे ऊसतोडीच्या कामाकरीता  
गेलो होतो. गोदावरी गंगा साखर कारखाना येथील काम संपल्याचे नंतर दिनांक 26/02/2025 रोजी  
सकाळी 09.00 वाचे सूमारास ट्रॅक्टर क्रमांक MH 40 L 7963 वरील चालक सोनेराव विठ्ठल  
जाधव रा बोथी तांडा ता. गंगाखेड व माझ्या कूटूंबातील सर्वजण तसेच ईतर ऊसतोड कामगार बसून  
रायकोड येथून बैतूल राज्य मध्यप्रदेश येथे ऊसाच्या कामाकरीता जात होतो. सां. 04.00  
वाचे सूमारास उदगीर ते देगलूर रोडने देगलूर कडे येत असताना बलूर फाट्याचे समोर थांबल्या  
अंतरावर ट्रॅक्टर थांबवून लघवी करण्याकरीता व पाणी पिण्याकरीता थांबलो होतो. लघवी करून व  
पाणी पिवून झाल्याचे नंतर अंदाजे 04.15 वा चे सूमारास आम्ही सर्वजण ट्रॅक्टरमध्ये बसलो. माझे  
वडील संजय रघूनाथ तिगोटे वय 50 वर्ष व्य ऊसतोड कामगार रा. ईळेगाव ता गंगाखेड जि परभणी  
हे लघवी करून ट्रॅक्टरमध्ये बसण्यासाठी ट्रॅक्टरचे समोरून येत असताना ट्रॅक्टर चालकाने त्याचे  
ताब्यातील ट्रॅक्टर जोरात घेवून जात असताना माझ्या वडीलांना ट्रॅक्टरच्या इंजीनची धडक बसली  
त्यावेळी माझे वडील रोडवर कोसळले. त्यामूळे त्यांचे उजवे बाजूचे बरगडीस, पोटावर, ईतर  
ठिकाणी गंभार मार लागल्याने ते बेशुध्द पडले त्यामूळे आम्ही त्यांना त्याच ट्रॅक्टरमध्ये टाकून  
उपचारकामी सरकारी दवाखाना देगलूर येथे घेवून आलो असता डॉक्टरांनी त्यांना तपासून ते मरण  
पावले असल्याचे सांगितले.

तरी दिनांक 26/02/2025 रोजी सायंकाळी अंदाजे 04.15 वा चे सूमारास उदगीर ते देगलूर  
जाणारे रोडवर बलूर फाट्याचे समोर ट्रॅक्टर क्रमांक MH 40 L 7963 वरील चालक नामे सोनेराव  
विठ्ठल जाधव रा बोथी तांडा ता.गंगाखेड जि परभणी यांने त्याचे ताब्यातील ट्रॅक्टर हयगय व  
निष्काळजीपणे भरधाव वेगात चालवून माझे वडीलांना जोराची धडक देवून त्यांना गंभीर जखमी करून  
त्यांचे मरणास कारणीभूत झाला आहे. तरी चालका विरुध्द योग्य ती कायदेशीर कार्यवाही करावी.  
माझा जबाब माझे सांगणे प्रमाणे संगणकावर टंकलिखित केला त्याची प्रिंट काढून तो मला वाचून  
दाखविला बरोबर व खरा आहे.

समक्ष



हा जबाब दिला सही



दि. 20/02/21 रोजे के 16.19 घं. SDNO. 12 का  
गुन 109 12 का कुल 281, 106(1) BNU प्रमाण  
मा. पानि रता. माने कारिशन शुद्ध राज्य  
कलक कुकि तयाय APB पवार रता. यानेडे  
दिता.

महाराष्ट्र

ठाणे अमलदार  
पोलीस स्टेशन देगलू मि. नांदेड





N.C.R.B (एन.सी.आर.बी)

I.I.F.-I (एकीकृत अन्वेषण फॉर्म - १)

### **FIRST INFORMATION REPORT**

(Under Section 173 B.N.S.S)

प्रथम खबर अहवाल

(कलम बी एन एस एस १७३ च्या अंतर्गत)

1. District (जिल्हा): नांदेड

P.S.(ठाणे): देगलूर

FIR No.(प्रथम खबर क्र.): 0109

Year (वर्ष): 2025

Date and Time of FIR (प्र. ख. दिनांक आणि वेळ): 27/02/2025 16:32

2.	S.No. (अ.क्र.)	Acts (अधिनियम)	Sections (कलम)
	1	भारतीय न्याय संहिता (बी एन एस), 2023	281
	2	भारतीय न्याय संहिता (बी एन एस), 2023	106(1)

3. (a) Occurrence of offence (गुन्ह्याची घटना):

1. Day(दिवस): बुधवार

Date From (दिनांक पासून): 26/02/2025

Time Period पहर 6

Date To (दिनांक पर्यंत): 26/02/2025

(कालावधी):

Time From (वेळेपासून): 16:15 बजे

Time To (वेळेपर्यंत): 16:15 बजे

(b) Information received at P.S. (माहिती मिळालेले पोलीस ठाणे):

Date (दिनांक): 27/02/2025

Time (वेळ): 16:19 बजे

(c) General Diary Reference (रोजनामचा संदर्भ):

Entry No. (नोंद क्र.): 017

Date & Time (दिनांक आणि वेळ): 27/02/2025 16:19 बजे

4. Type of Information (माहितीचा प्रकार): लेखी

5. Place of Occurrence (घटनास्थळ):

1.(a) Direction and distance from P.S.(पोलीस ठाण्यापासून दिशा व अंतर):

पश्चिम, 12 किमी

Beat No. (बिट क्र.):

(b) Address (पत्ता): बल्लूर फाट्याचे समोर, उदगीर ते देगलूर जाणारे रोडवर

(c) In case, outside the limit of this Police Station, then

(या पोलीस ठाण्याच्या हद्दीबाहेर असल्यास):

Name of P.S.(पोलीस ठाण्याचे नाव):

District(State) (जिल्हा(राज्य)):

**6. Complainant / Informant (तक्रारदार/माहिती देणारा):**

- (a) Name (नाव): रितेश संजय तिगोटे  
(b) Father's/Husband's Name (वडील / पती चे नाव):  
(c) Date/Year of Birth (जन्म तारीख/वर्ष): 2002  
(d) Nationality (राष्ट्रीयत्व): भारत  
(e) UID No. (यु.आय.डी. क्र.):  
(f) Passport No. (पारपत्र क्र.):

Date of Issue (दिल्याची तारीख):

Place of Issue (दिल्याचे ठिकाण):

- (g) ID details (Ration Card, Voter ID Card, Passport, UID No., Driving License, PAN) ओळखपत्र विवरण (राशन कार्ड, मतदाता कार्ड, पासपोर्ट, यूआईडी सं., ड्राइविंग लाइसेंस, पॅन कार्ड)

S.No. (अ.क्र.)	ID Type (ओळखपत्राचा प्रकार)	ID Number (ओळखपत्राचा क्रमांक)
1		

**(h) Address (पत्ता):**

S.No. (अ.क्र.)	Address Type (पत्त्याचा प्रकार)	Address (पत्ता)
1	वर्तमान पत्ता	राईळेगाव ता गंगाखेड, गंगाखेड, परभणी, महाराष्ट्र, भारत
2	स्थायी पत्ता	रा ईळेगाव ता गंगाखेड, गंगाखेड, गंगाखेड, परभणी, महाराष्ट्र, भारत

**(i) Occupation (व्यवसाय):**

**(j) Phone number (फोन नं.):**

Mobile (मोबाइल नं.): 91-7013414296

**7. Details of known/suspected/unknown accused with full particulars (माहीत असलेल्या / संशयीत / अनोळखी आरोपीचा संपूर्ण पत्ता):**

S.No. (अ.क्र.)	Name (नाव)	Alias (उर्फनाव)	Relative's Name (नातेवाईकाचे नाव)	Present Address (वर्तमान पत्ता)
1	सोनेराव विठ्ठल जाधव			1. बोथे तांडा ता गंगाखेड, गंगाखेड, जि परभणी, देगलूर, नांदेड, महाराष्ट्र, भारत

**8. Reasons for delay in reporting by the complainant/informant (तक्रारदार/माहिती देणा-याकडून तक्रार करण्यातील विलंबाची कारणे):**

**9. Particulars of properties of interest (संबंधीत मालमत्तेचा तपशील):**

S.No. (अ.क्र.)	Property Category (मालमत्ता वर्ग)	Property Type (मालमत्ता प्रकार)	Description (वर्णन)	Value (In Rupees) (मुल्य (रु.))
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**10 Total value of property (In Rs/-)**

(चोरीस गेलेल्या मालमत्तेचे एकूण मुल्य (रु. मध्ये)):

**11. Inquest Report / U.D. case No., if any**

(इन्क्वेस्ट अहवाल/ अकस्मात मृत्यू प्रकरण क्र., जर असल्यास):

<b>S.No.</b> (अ.क्र.)	<b>UIDB Number</b> (यु.आय.डी.बी.क्र.)
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**12. First Information contents (प्रथम खबर हकीकत):**

दिनांक 27/02/2025

जबाब

मी रितेश संजय तिगोटे वय 23 वर्ष व्यवसाय ऊसतोड कामगार रा.ईळेगाव ता गंगाखेड जि परभणी मो. नं 7013414296

समक्ष पोलीस ठाणे देगलूर येथे हजर येवून जबाब लिहून घेण्यास सांगतो की, मी वरील ठिकाणाचा राहणारा असून मला पत्नी नामे कोमल तिगोटे, आई विटाबाई तिगोटे एक बहीण मायावती असे असून आम्ही ऊसतोड काम करून आमच्या कूटंबाचा उदरनिर्वाह करतो.

मागील चार महिन्यांपूर्वी मी माझे वडील संजय तिगोटे आई विटाबाई व पत्नी कोमल हीचेसह गोदावरी गंगा साखर कारखाना रायकोड जि संगारेड्डी राज्य तेलंगणा येथे ऊसतोडीच्या कामाकरीता गेलो होतो. गोदावरी गंगा साखर कारखाना येथील काम संपल्याचे नंतर दिनांक 26/02/2025 रोजी सकाळी 09.00 वाचे सूमारास ट्रॅक्टर क्रमांक MH 40 L 7963 वरील चालक सोनेराव विठ्ठल जाधव रा बोधी तांडा ता. गंगाखेड व माझ्या कूटंबातील सर्वजण तसेच इतर ऊसतोड कामगार बसून रायकोड येथून बैतूल राज्य मध्यप्रदेश येथे ऊसाच्या कामाकरीता जात होतो. सायंकाळी 04.00 वाचे सूमारास उदगीर ते देगलूर रोडने देगलूर कडे येत असताना बलूर फाट्याचे समोर थोड्या अंतरावर ट्रॅक्टर थांबवून लघवी करण्याकरीता व पाणी पिण्याकरीता थांबलो होतो. लघवी करून व पाणी पिवून झाल्याचे नंतर अंदाजे 04.15 वा चे सूमारास आम्ही सर्वजण ट्रॅक्टरमध्ये बसलो. माझे वडील संजय रघूनाथ तिगोटे वय 50 वर्ष वय ऊसतोड कामगार रा. ईळेगाव ता गंगाखेड जि परभणी हे लघवी करून ट्रॅक्टरमध्ये बसण्यासाठी ट्रॅक्टरचे समोरून येत असताना ट्रॅक्टर चालकाने त्याचे ताब्यातील ट्रॅक्टर जोरात घेवून जात असताना माझ्या वडीलांना ट्रॅक्टरच्या इंजिनची धडक बसली त्यावेळी माझे वडील रोडवर कोसळले. त्यामूळे त्यांचे उजवे बाजूचे बसगडीस, पोटावर, इतर ठिकाणी गंभार मार लागल्याने ते बेशुध्द पडले त्यामूळे आम्ही त्यांना त्याच ट्रॅक्टरमध्ये टाकून उपचारकामी सरकारी दवाखाना देगलूर येथे घेवून आलो असता डॉक्टरांनी त्यांना तपासून ते मरण पावले असल्याचे सांगितले.

तरी दिनांक 26/02/2025 रोजी सायंकाळी अंदाजे 04.15 वा चे सूमारास उदगीर ते देगलूर जाणारे रोडवर बलूर फाट्याचे समोर ट्रॅक्टर क्रमांक MH 40 L 7963 वरील चालक नामे सोनेराव विठ्ठल जाधव रा बोधी तांडा ता. गंगाखेड जि परभणी यांना त्याचे ताब्यातील ट्रॅक्टर हयगय व निष्काळजीपणे भरधाव वेगात चालवून माझे वडीलांना जोराची धडक देवून त्यांना गंभीर जखमी करून त्यांचे मरणास कारणीभूत झाला आहे. तरी चालका विरुध्द योग्य ती कायदेशीर कार्यवाही करावी.

माझा जबाब माझे सांगणे प्रमाणे संगणकावर टंकलिखित केला त्याची प्रिंट काढून तो मला वाचून दाखविला बरोबर व खरा आहे.

समक्ष

हा जबाब दिला सही

N.C.R.B (एन.सी.आर.बी)

I.I.F.-I (एकीकृत अन्वेषण फॉर्म - १)

13. Action taken: Since the above information reveals commission of offence(s) u/s as mentioned at Item No. 2. (केलेली कारवाई: बाब क्र.२ मध्ये नमूद केलेल्या कलमान्वये वरील अहवालावरून अपराध घडल्याचे.)

(1) Registered the case and took up the investigation:  
(प्रकरण नोंदविले आणि तपासाचे काम हाती घेतले):

or (किंवा)

(2) Directed (Name of I.O.) (तपास अधिका-याचे नाव):

ASHRUDEV DILIP PAWAR

Rank (पद): I (Inspector)

No.(क्र.): DGPADPM8503

to take up the investigation (ला तपास करण्याचे अधिकार दिले) or (किंवा)

(3) Refused investigation due to (ज्या कारणामुळे तपास करण्यास नकार दिला):

or (ज्या कारणामुळे तपास करण्यास नकार दिला)

(4) Transferred to P.S.

(गुन्हा दुसरीकडे पाठविला असल्यास त्या पोलीस ठाण्याचे नाव):

District (जिल्हा):

on point of jurisdiction (को क्षेत्राधिकार के कारण हस्तांतरित) .

F.I.R. read over to the complainant / informant, admitted to be correctly recorded and a copy given to the complainant / informant free of cost. (प्रथम खबर तक्रारदाराला/खबरीला वाचून दाखविली, बरोबर नोंदविली असल्याचे त्याने मान्य केले आणि तक्रारदाराला/खबरीला खबरीची प्रत मोफत दिली.)

R.O.A.C.(आर. ओ .ए .सी.)

14 Signature/Thumb impression of the complainant / informant.

(तक्रारदाराची/खबर देणा-याची सही/अंगठा):

शितेश

15. Date and time of dispatch to the court  
(न्यायालयात पाठवल्याची तारीख व वेळ):

Signature of Officer in charge  
Police Station

(ठाणे प्रभारी अधिका-याची स्वाक्षरी)

Name (नाव): MARUTI SHRIRAM

Rank(पद): I (Inspector)

No.(सं.): API



भारत सरकार  
GOVERNMENT OF INDIA

सोनेराव विठ्ठल जाधव  
Sonerao Vitthal Jadhav  
जन्म तारीख/DOB: 22/05/1997  
पुरुष / MALE

8664 5509 5528

माझे आधार, माझी ओळख

भारत सरकार  
GOVERNMENT OF INDIA

पत्ता:  
बडिलाचे/आईचे नांव: विठ्ठल  
जाधव, बोधीतांडा  
ता.गंगाखेड, बोधी, परभणी,  
महाराष्ट्र - 431536

Address:  
S/O: Vitthal Jadhav, Bothi  
Tq. Gangakhed, Bothi, Parbhani,  
Maharashtra - 431536

8664 5509 5528

MEERA AADHAAR, MERI PEHACHA

सोनेराव



**THE UNION OF INDIA**  
**MAHARASHTRA STATE MOTOR DRIVING LICENCE**

DL No MH22 20180007073      DOI : 15-10-2018  
Valid Till : 14-10-2038 (NT)

15-10-2018  
FORM 7  
RULE 16 (2)

AUTHORISATION TO DRIVE FOLLOWING CLASS  
OF VEHICLES THROUGHOUT INDIA

COV	DOI
LMV	15-10-2018
TRCTOR	15-10-2018
MCWG	15-10-2018

DOB : 10-05-1997      BG

Name : SONERAO JADHAV  
S/D/W of VITHAL JADHAV  
Add :  
Bothi Tanda  
Gangakhed, Parbhani, MH  
PIN : 431536  
Signature & ID of Issuing Authority : MH22

Signature/Thumb  
Impression of Holder

**Maharashtra Motor Vehicles Department**  
**LEGEND FOR CLASS OF VEHICLES (COV)**

S.No	COV	DESCRIPTION	S.No	COV	DESCRIPTION
1	MCWOG	M.C W/o Gear	13	MCWOGT	M.C W/o Gear TR
2	MCWG	M.C With Gear	14	MCWGT	M.C With Gear TR
3	LMV	LMV-NT-Car	15	LMVPVT	LMV-Private
4	3W-NT	LMV-3 WheelerNT	16	PSVBUS	TRV-PSV-Bus
5	TRCTOR	LMV-Tractor	17	PVTBUS	TRV-Private Bus
6	LMV-TR	LMV-Transport	18	LDRXCV	OTH-Loadr/xcvtr
7	3W-TR	LMV-3 WheelerTR	19	CRANE	OTH-Cranes
8	TRANS	Transport	20	FLIFT	OTH-Fork Lift
9	INVCRG	Inv Carriage	21	BRIGS	OTH-Boring Rigs
10	RDRLR	Road Roller	22	CNEQP	OTH-ConstEqpmnt
11	LMV-TT	LMV-TractorTrl	23	INVCG2	INV-Carriage-2
12	OTHVEH	Others	24	INVCG3	INV-Carriage-3

LMV - LIGHT MOTOR VEHICLE      TRV - TRANSPORT VEHICLE  
● DRIVE CAREFULLY - AVOID ACCIDENTS ●

सोनराव





Indian Union Vehicle Registration Certificate  
Issued by Government of Maharashtra



Regn. Number MH40L7963 Date of Regn. 10-10-2013 Regn. Validity 09-10-2028  
Chassis Number 1PY5050EEDA003285 Owner Serial 2  
Engine / Motor Number PY3029T198575  
Owner Name RAOSAHEB BABURAO CHAVAN  
Son / Wife / Daughter of (In case of Individual Owner) BABURAO CHAVAN  
Address DHARASUR TO GANGAKHED PARBHANI, DHARASUR TO GANGAKHED PARBHANI, GANGAKHED, Parbhani, MH, 431521

Fuel  
DIESEL

Emission Norms  
Bharat (Trem) Stage III A

Card Issue Date 01-11-2024



Vehicle Class: Agricultural Tractor (LMV)

Regn. Number  
MH40L7963

Maker's Name JOHN DEERE INDIA PVT LTD, TRACTOR DIVISION  
Model Name

48031701919

JOHN DEERE 5050E M5  
Colour  
JOHN DEERE GREEN & Y  
Body Type

OPEN  
Seating (in all) / Standing / Sleeper Capacity

1 0 0  
Unladen / Laden / Gross Combination Weight (kg)

2106 / 2106 / 0  
Cubic Capacity / Horse Power (BHP/Kw) Wheel Base (mm)

2940.00 50.00 2040

Financer Name  
CHOLAMANDALAM  
INVESTMENT & FINANCE CO

Registration Authority  
PARBHANI

MMVDG0030424

Form 23A





SURAKSHA AUR BHAROSA DONO

5. The Insured shall take all reasonable steps to safeguard the vehicle from loss or damage and to maintain it in efficient condition and the Company shall have at all times free and full access to examine the vehicle or any part thereof or any driver or employee of the Insured. In the event of any accident or breakdown, the vehicle shall not be left unattended without proper precautions being taken to prevent further damage or loss and if the vehicle be driven before the necessary repairs are effected any extension of the damage or any further damage to the vehicle shall be entirely at the Insured's own risk.
6. The Company may cancel the Policy by sending seven days notice by recorded delivery to the Insured at Insured's last known address and in such event will return to the Insured the premium paid less the proportion thereof for the period the Policy has been in force or the Policy may be cancelled at any time by the Insured on seven days' notice by recorded delivery and provided no claim has arisen during the currency of the policy, the Insured shall be entitled to a return of premium less premium at the Company's Short Period rates for the period the Policy has been in force. Return of the premium by the Company will be subject to retention of the minimum premium of Rs. 100/- (or Rs.25/- in respect of vehicles specifically designed/modified for use by blind/handicapped/mentally challenged persons). Where the ownership of the vehicle is transferred, the Policy cannot be cancelled unless evidence that the vehicle is insured elsewhere is produced.
7. The due observance and fulfillment of the terms, conditions and endorsements of this Policy in so far as they relate to any thing to be done or complied with by the Insured and the truth of the statements and answers in the said proposal shall be conditions precedent to any liability of the Company to make any payment under this Policy.
8. If at the time of occurrence of an event that gives rise to any claim under this Policy there is in existence any other insurance covering the same liability, The Company shall not be liable to pay or contribute more than its ratable proportion of any compensation, cost or expense.
9. In the event of the death of the sole Insured, this Policy will not immediately lapse but will remain valid for a period of three months from the date of the death of Insured or until the expiry of this Policy (whichever is earlier). During the said period, legal heir(s) of the insured to whom the custody and use of the Motor Vehicle passes may apply to have this Policy transferred to the name(s) of the heir(s) or obtain a new insurance policy for the Motor Vehicle. Where such legal heir(s) desire(s) to apply for transfer of this Policy or obtain a new policy for the vehicle such heir(s) should make an application to The Company accordingly within the aforesaid period. All such applications should be accompanied by:
  - a) Death Certificate in respect of the Insured
  - b) Proof of title to the vehicle
  - c) Original Policy



SURAKSHA AUR BHAROSA DONO

Exceeding 4 years but not exceeding 5 years

50%

IDV of vehicles beyond 5 years of age and of obsolete models of the vehicles (i.e. models which the manufacturers have discontinued to manufacture) is to be determined on the basis of an understanding between the Company and the Insured. IDV shall be treated as the 'Market Value' through out the policy period without any further depreciation for the purpose of Total Loss(TL)/Constructive Total Loss (CTL) claims.

The insured vehicle shall be treated as a CTL if the aggregate cost of retrieval and / or repair of the vehicle, subject to terms and conditions of the Policy, exceeds 75% of the IDV of the vehicle.

## SECTION II – LIABILITY TO THIRD PARTIES

1) Subject to the limits of liability as laid down in the Schedule here to the Company will indemnify the Insured in the event of an accident caused by or arising out of the use of the vehicle against all sums which the Insured shall become legally liable to pay in respect of:

- death of or bodily injury to any person caused by or arising out of the use (including the loading and/or unloading) of the vehicle.
- damage to property caused by the use (including the loading and/or unloading) of the vehicle.

PROVIDED ALWAYS that:

- The Company shall not be liable in respect of death, injury damage caused or arising beyond the limits of any carriage way or thoroughfare in connection with the bringing of the load to the insured vehicle for loading the reonor the taking away of the load from the insured vehicle after unloading there from.
  - Except so far as is necessary to meet the requirements of the Motor Vehicle Act the Company shall not be liable in respect of death or bodily injury to any person in the employment of the Insured arising out of and in the course of such employment.
  - Except so far as is necessary to meet the requirements of the Motor Vehicles Act in relation to the liability under the Workmen's Compensation Act 1923 the Company shall not be liable in respect of death or bodily injury to any person (other than a passenger carried by reason of or in pursuance of a contract of employment) being carried in or upon entering or mounting or alighting from the insured vehicle at the time of occurrence of the event out of which any claim arises.
  - The Company shall not be liable in respect of damage to property belonging to or held in trust by or in the custody of the Insured or a member of the Insured's household or being conveyed by the insured vehicle.
  - The Company shall not be liable in respect of damage to any bridge and/or viaduct and/or to any road and/or anything beneath by vibration or by the weight of the insured vehicle and/or load carried by the insured vehicle.
  - Except so far as is necessary to meet the requirements of the Motor Vehicles Act the Company shall not be liable in respect of death and/or bodily injury to any person(s) who is/are not employee(s) of the Insured and not being carried for hire or reward, other than owner of the goods or representative of the owner of goods being carried in or upon or entering or mounting or alighting from the insured vehicle described in the Schedule of this Policy.
- The Company will pay all costs and expenses incurred with its written consent.
  - In terms of and subject to the limitations of the indemnity granted by this Section to the Insured, the Company will indemnify any driver who is driving the vehicle on the Insured's order or with Insured's permission provided that such driver shall as though he/she was the insured observe fulfill and be subject to the terms exceptions and conditions of this Policy in so far as they apply.
  - The Company may at its own option
    - Arrange for representation at any Inquest or Fatal Inquiry in respect of any death which may be the subject of indemnity under this Policy and
    - Undertake the defence of proceedings in any Court of Law in respect of any act or alleged offence causing or relating to any event which may be the subject of indemnity under this Policy.
  - In the event of the death of any person entitled to indemnity under this Policy the Company will in respect of the liability incurred by such person indemnify his/her personal representative in terms of and subject to the limitations of this Policy provided that such personal representative shall as though such representative was the insured observe fulfill and be subject to the terms exceptions and conditions of this Policy in so far as they apply.

## SECTION III - TOWING DISABLED VEHICLES

The Policy shall be operative whilst the insured vehicle is being used for the purpose of towing any one disabled mechanically propelled vehicle and the indemnity provided by Section II of this Policy shall subject to its terms and limitations be extended to apply in respect of liability in connection with such towed vehicle;

Provided always that

- such towed vehicle is not towed for reward
- the Company shall not be liable by reason of this Section of this Policy in respect of damage to such towed vehicle or property being conveyed thereby.

## SECTION IV – PERSONAL ACCIDENT COVER FOR OWNER-DRIVER

Subject otherwise to the terms exceptions conditions and limitations of this Policy, the Company under takes to pay compensation as per the following scale for bodily injury/death sustained by the owner-driver of the vehicle indirect connection with the vehicle insured or whilst mounting into/dismounting from or traveling in the insured vehicle as a co-driver, caused by violent accidental external and visible means which independent of any other cause shall within six calendar months of such injury result in:

Nature of injury	Scale of compensation
(i) Death	100%
(ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%
(iii) Loss of one limb or sight of one eye	50%
(iv) Permanent total disablement from injuries other than named above	100%

Provided Always that:

- Compensation shall be payable under only one of the items (i) to (iv) above in respect of the owner-driver arising out of any one occurrence and the total liability of the Company shall not in the aggregate exceed the sum of Rs. 2 lakhs during any one period of insurance.
- No compensation shall be payable in respect of death or bodily injury directly or indirectly wholly or in part arising or resulting from or traceable to (a) intentional self injury suicide or attempted suicide physical defect or infirmity or (b) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.
- Such compensation shall be payable directly to the Insured or to his/her legal representatives whose receipt shall be the full discharge in respect of the injury to the Insured.





SURAKSHA AUR BHAROSA DONO

<b>Branch Office Address:</b> 9th Floor, A & B Wing, Fulcrum Business Centre, Sahar Road, Ashok Nagar, Andheri (East), Mumbai, Maharashtra -400099, India	<b>Reference No:</b>		
	<b>OF Receipt No:</b>	C2810245292163	
	<b>Date:</b>	28/10/2024	
	<b>Branch Code:</b>	00081	
	<b>Party/Depositor ID:</b>		
<b>RECEIPT</b>			
Received with thanks from RAJKUMAR KESHAVRAO PIMPALKAR an amount of <b>Rs.9907</b> (Nine thousand nine hundred seven) by <b>online</b> No: ACD Acc No: ACD TransactionNo/InstrumentNo : Dated : <b>28/10/2024</b> Drawn on Bank : Branch: ,			
<b>Party ID</b>	<b>Quote/Policy/Claim No.</b>	<b>Name of Party</b>	<b>Amount(Rs.)</b>
	P052810241901238	RAJKUMAR KESHAVRAO PIMPALKAR	9907
		<b>TOTAL</b>	<b>9907</b>

Disclaimer

- 1) Receipt subject to realisation of instrument submitted
- 2) Kindly refer to the policy document for time of commencement of cover

For and on behalf of  
**SBI General Insurance Co. Ltd.**

Authorized Signatory

**SBI General Insurance Company Limited**  
Registered and Corporate Office: 9th Floor, A & B Wing, Fulcrum Business Centre, Sahar Road, Ashok Nagar, Andheri (East), Mumbai - 400 099.

"SBI General Insurance Products are not a Product of SBI".



SURAKSHA AUR BHAROSA DONO

## CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE - COMMERCIAL VEHICLE MISCELLANEOUS - CLASS D

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	: 9th Floor, A & B Wing, Fulcrum Business Centre, Sahar Road, Ashok Nagar, Andheri (East), Mumbai - 400 099.		
Policy No	: P052810241901238	Policy Servicing Branch	: HO
Insured Name	: Mr RAJKUMAR KESHAVRAO PIMPALKAR		
Address	: AT. G P PRIMARY SCHOOL, KUMBHARI, KAMPTEE NAGPUR,		
	: Telkamathi, Saoner,		
	: Saoner-441107,		
	: Maharashtra		
Customer Contact Details	: 7517370837	to Midnight of:	28/10/2025
Period of Insurance	: From : 29/10/2024 16:22:48 Hours		
Geographical Area	: India		

INSURED MOTOR VEHICLE DETAILS		INSURED TRAILER DETAILS
Make	JOHN DEERE	Trailer Registration No:
Model & Variant	5050-E V4	Trailer Chassis No:
Year of Manufacturing	2013	Trailer Type
Registration Number	MH-40-L-7963	
Engine Number	PY3029T198575	
Chassis Number	1PY5050EEDA003285	
Horse Power	50	
Seating Capacity (Including Driver)	1	
Type of Body	Agricultural Tractors	
RTO Location Name	WADI   MH-40	

INSURED'S DECLARED VALUE (IDV)						Total IDV
Vehicle - (Rs.)	Body Value - (Rs.)	Trailer Value - (Rs.)	Non Electrical Accessories - (Rs.)	Electrical Accessories - (Rs.)	Bi fuel kit Value - (Rs.)	
180000	170000	0	0	0	0	350000

**LIMITATION AS TO USE :** As per Motor Vehicle Rules, 1989, The Policy covers use of the vehicle for any purpose other than : a) Organized racing, b) Pace Making, c) Reliability Trials, d) Speed Testing, e) Use whilst drawing a trailer except the towing (other than for reward) of any one disabled Mechanically propelled vehicle (only for Passenger Carrying Vehicles).

**I. AGRICULTURAL AND FORESTRY VEHICLES.** Use only for agricultural and forestry purposes.  
The Policy does not cover - (1) Use for hire or reward or for racing pace making reliability trial or speed testing. (2) Use for the carriage of passengers for hire or reward. (3) Use whilst drawing a greater number of trailers in all than is permitted by law.

**II. AMBULANCES/HEARSEs.** Use only for ambulance purposes.  
The Policy does not cover - (1) Use for hire or reward or for racing, pacemaking, reliability trial or speed testing. (2) Use whilst drawing a trailer except the towing (other than for reward) of any one of disabled mechanically propelled vehicle. \* In the case of Hearse, substitute "Use only as a hearse".

**III. CINEMA FILM RECORDING AND PUBLICITY VANS, DELIVERY TRUCKS, PEDESTRIAN CONTROLLED TROLLEYS AND GOODS CARRYING TRACTORS.**  
**VEHICLE USED FOR DRIVING TUITION** - Use in connection with the insured's business.  
The Policy does not cover - (1) Use for hire or reward or for racing pace making reliability trial or speed testing. (2) Use for carriage of passengers for hire or reward. (3) Use whilst drawing a trailer except the towing (other than for reward) of any one disabled mechanically propelled vehicle. Note: In case of vehicles used for Driving Tuition, add the words 'other than for the purpose of driving tuitions' after the words 'hire or reward'.

**IV. CRANES-BREAK DOWN VEHICLES, MOBILE CRANES AND GOODS CARRYING VEHICLES HAVING A CRANE AS A PART OF OR FIXED TO THE VEHICLE OR TRAILER** in connection with the insured's business.  
The Policy does not cover - (1) Use for racing pace making reliability trial or speed testing. (2) Use for the carriage of passengers for hire or reward. (3) Use whilst drawing a greater number of trailers in all than is permitted by law.

**V. DUMPERS, DUST CARTS, WATER CARTS, ROAD SWEEPERS AND TOWER WAGONS MECHANICAL NAVIES, SHOVELS, GRABS, EXCAVATORS, MOBILE PLANT, ROAD ROLLERS, SITE CLEARING AND LEVELING PLANT, AND TAR SPRAYERS** Use in connection with the insured's business. The Policy does not cover - (1) Use for racing pace making, reliability trial or speed testing. (2) Use for the carriage of passengers for hire or reward. (3) Use whilst drawing a trailer except the towing (other than for reward) of any one disabled mechanically propelled vehicle.

**VI. FIRE BRIGADE AND SALVAGE CORPS VEHICLES** - Use for \*\* purposes.  
The Policy does not cover - (1) Use for hire or reward or for racing pace making reliability trial or speed testing. (2) Use for the carriage of passengers for hire or reward. (3) Use whilst drawing a trailer except the towing (other than for reward) of any one disabled mechanically propelled vehicle.



Date : 28/10/2024

To,

Dear Sirs,

Sub: Confirmation of No Claim Bonus (NCB) Declaration

Ref: Our Policy Number-P052810241901238

We have received a Motor Insurance Proposal, which was earlier insured by your organization as informed by the Proposer to us.

Insured Name	Mr RAJKUMAR KESHAVRAO PIMPALKAR	NCB % applied on your policy	%
Vehicle Insured	JOHN DEERE 5050 E V4	Vehicle Registration Number	MH-40-L-7963
Type of Cover	Comprehensive	Your Policy No. / Covernote No.	P052810241901238
Policy Start Date	29/10/2024 16:22:48	Policy End Date	28/10/2025

The proposer has declared his entitlement for % on his previous policy with you and he has not filed any claim in the expired policy. However, as the proposer is unable to furnish NCB reserving letter from your office as proof of NCB Entitlement that may be availed as per provisions of the India Motor Tariff. We have accepted the proposal and permitted the claimed NCB as per declaration submitted to us by the proposer. Accordingly, we would request you to:

Confirm that the information mentioned above is correct:	Yes / No
If No, please state nature of incorrect information and the actual position thereof:	
State whether any claim under OD/Liability has been reported:	OD/Liability Claim
If Yes, date & amount of claim lodged:	

This letter is being sent as per GR27 of India Motor Tariff. We request you to kindly provide us with the desired information by filling up the same in the original & sending it to us.

An early response will be highly appreciated. Please note you are required to respond to this letter within 30 days of receipt of this letter. In case we do not receive a response from you within this time frame, it shall be deemed that you have confirmed that the information provided by the Proposer (as contained herein) is true and correct.

Yours faithfully  
For SBI General Insurance Company Limited



Authorised Signatory

NCB Confirmation by previous insurer

Previous Policy No.:

Reference: **SBI General Policy No: P052810241901238**

To,

The Manager,

SBI General Insurance Company, Ltd  
9th Floor, A & B Wing, Fulcrum Business Centre, Sahar Road, Ashok Nagar,  
Andheri East,  
Mumbai,  
Maharashtra  
India -  
400099

We confirm that the insured is eligible / Not Eligible (Strike Out) for % NCB at renewal

For & On Behalf of

Seal, Name & Designation of the Officer

# **RULES APPLICABLE TO TANKERS CARRYING HAZARDOUS CHEMICALS**

Rule 129-A-Spark arrester six month from the date of commencement of Central Motor Vehicles (Amendment) Rules 1993, every goods carriage carrying goods of dangerous or hazardous nature to human life, shall be fitted with a spark arrester.

Rule 131- Responsibility of the consignor for safe transport of dangerous or hazardous goods.  
(1) It shall be responsibility of the consignor intending to transport any dangerous or hazardous goods listed in Table II, to ensure the following, namely :

- (a) the goods carriage has a valid registration to carry the said goods
  - (b) the vehicle is equipped with necessary first-aid, safety equipment and antidotes as may be necessary to contain any accident;
  - (c) that transporter or the owner of the goods carriage has full and adequate information about the dangerous or hazardous goods being transported; and
  - (d) that the driver of the goods carriage is trained in handling the dangers posed during transport of such goods.
- (2) Every consignor shall supply to the owner of the goods carriage, full and adequate information about the dangerous or hazardous goods being transported as to enable owner and its driver to
- (a) Comply with the requirements of rules 129 to 137 (both inclusive) of these rules and
  - (b) be aware of the risks created by such goods to health or safety or any person;
- (3) It shall be the duty of the consignor to ensure that the information is accurate and sufficient for the purpose of complying with the provisions of rules 129 to 137 (both inclusive) of these rules.

Rule 132- Responsibility of the Transporter or owner of goods carriage.  
(1) It shall be the responsibility of the owner of the goods carriage transporting any dangerous or hazardous goods to ensure the following, namely:

- (a) that the goods carriage has a valid registration to carry the said goods and the said carriage is safe for the transport of the said goods and
  - (b) the vehicle is equipped with necessary first-aid, safety equipment, tool box and antidotes as may be necessary to contain any accident.
- (2) Every owner of a goods carriage shall, before undertaking the transportation of dangerous or hazardous goods in his goods carriage, satisfy himself that the information given by the consignor is full and accurate in all respects and correspond to the classification of such goods specified in rule 137.
- (3) The owner of goods carriage shall ensure that the driver of such carriage is given all the relevant information in writing as given in goods entrusted to him for transport and satisfy himself that such driver has sufficient understanding of the nature of such goods and the nature of the risks involved in the transport of such goods and is capable of taking appropriate action in case of an emergency.
- (4) The owner of the goods carriage carrying dangerous or hazardous goods shall lay down the route for each trip which the driver shall be bound to take unless directed or permitted otherwise by the Police Authorities. They shall also fix a time table for each trip to the destination and back with reference to the route so laid down.
- (5) It shall be the duty of the owner to ensure that the driver of the goods carriage carrying dangerous or hazardous goods holds a driving license as per provisions of rule 9 of these rules.
- (6) Notwithstanding anything contained in rules 131 and 132, it shall be sufficient compliance of the provisions of these rules if the consignor transporting dangerous or hazardous goods and the owner of the goods carriage or the transporter abide by these conditions within six month after the date of coming into force of the Central Motor Vehicles (Amendment) Rules, 1993.

Rule 133- Responsibility of the driver

- (1) The driver of a goods carriage transporting dangerous or hazardous goods shall ensure that the information given to him in writing under sub-rule(3) of Rule 132 is kept in the driver's cabin and is available at all times while the dangerous or hazardous goods to which it relates, are being transported.
- (2) Every driver of a goods carriage transporting any dangerous or hazardous goods shall observe at all times all the directions necessary for preventing fire, explosion or escape of dangerous or hazardous goods carried by him while the goods carriage is in motion and when it is not being driven he shall ensure that the goods carriage is parked in a place which is safe from fire, explosion and any other risk, and at all times the vehicle remains under the control and supervision of the driver or some other competent person above the age of 18 years.

Sub-rule(1) of rule 9 of the principal rules :

- (1) One year from the date of commencement of Central Motor Vehicles (Amendment) Rules, 1993 any person driving a goods carriage carrying goods of dangerous or hazardous nature to human life shall, in addition to being the holder of a driving license to drive at transport vehicle also have the ability to read and write at least one Indian Language out of those specified in the VII schedule of the Constitution and English and also possess a certificate of having successfully passed a course consisting of following syllabus and periodicity connected with the transport of such goods.  
Period of training 3 days  
Place of training At any institute recognized by the State Government Syllabus

## **A) Defensive driving**

Questionnaire Cause of accidents Accidents statistics Driver's personal fitness Car condition Breaking distance Highway driving Road/Pedestrian crossing Railway crossing Adapting to weather Head on collision Rear end collision Night driving Films and discussion Duration of training for A& B - 1st and 2nd day

## **B) Advanced driving skills and training**

- (i) Discussion Before starting -check list -outside/below/near vehicle -product side -inside vehicle  
During driving -correct speed/gear-signaling -lane control -overtaking/giving side-speed limit/safe distance -driving on slopes  
Before Stopping -safe stopping place, -signaling, road width, -condition.  
After stopping -preventing vehicle movement -wheel locks -Vehicle attendance Night driving
- ii) Field test/training-1 driver at a time.

## **C) Product safety**

UN panel -UN classification Duration of training -Hazchem code for C)-3rd day -Toxicity, Flammability, other definitions.  
Product Information -TREM-CARDS -CISMSDS -importance of temperature pressure, level.  
Emergency procedure -Explosive limits -Knowledge about equipment -Communication -Spillage handling -Use of FEE -Fire fighting -First aid -Toxic release control -protection of wells, rivers, lakes, etc. -Use of protective equipment -knowledge about valves etc.



IDV of vehicles beyond 5 years of age and of obsolete models of the vehicles (i.e. models which the manufacturers have discontinued to manufacture) is to be determined on the basis of an understanding between the Company and the Insured. IDV shall be treated as the 'Market Value' through out the policy period without any further depreciation for the purpose of Total Loss(TL)/Constructive Total Loss (CTL) claims.

The insured vehicle shall be treated as a CTL if the aggregate cost of retrieval and / or repair of the vehicle, subject to terms and conditions of the Policy, exceeds 75% of the IDV of the vehicle.

## SECTION II - LIABILITY TO THIRD PARTIES

1) Subject to the limits of liability as laid down in the Schedule here to the Company will indemnify the Insured in the event of an accident caused by arising out of the use of the vehicle against all sums which the Insured shall become legally liable to pay in respect of:

- death of or bodily injury to any person caused by or arising out of the use (including the loading and/or unloading) of the vehicle.
- damage to property caused by the use (including the loading and/or unloading) of the vehicle.

PROVIDED ALWAYS that:

- The Company shall not be liable in respect of death, injury damage caused or arising beyond the limits of any carriage way or thoroughfare in connection with the bringing of the load to the insured vehicle for loading the reonor the taking away of the load from the insured vehicle after unloading there from.
- Except so far as is necessary to meet the requirements of the Motor Vehicle Act the Company shall not be liable in respect of death or bodily injury to any person in the employment of the Insured arising out of and in the course of such employment.
- Except so far as is necessary to meet the requirements of the Motor Vehicles Act in relation to the liability under the Workmen's Compensation Act 1923 the Company shall not be liable in respect of death or bodily injury to any person (other than a passenger carried by reason of or in pursuance of a contract of employment) being carried in or upon entering or mounting or alighting from the insured vehicle at the time of occurrence of the event out of which any claim arises.
- The Company shall not be liable in respect of damage to property belonging to or held in trust by or in the custody of the Insured or a member of the Insured's household or being conveyed by the insured vehicle.
- The Company shall not be liable in respect of damage to any bridge and/or viaduct and/or to any road and/or anything beneath by vibration or by the weight of the insured vehicle and/or load carried by the insured vehicle.
- Except so far as is necessary to meet the requirements of the Motor Vehicles Act the Company shall not be liable in respect of death and/or bodily injury to any person(s) who is/are not employee(s) of the Insured and not being carried for hire or reward, other than owner of the goods or representative of the owner of goods being carried in or upon or entering or mounting or alighting from the insured vehicle described in the Schedule of this Policy.

- The Company will pay all costs and expenses incurred with its written consent.
- In terms of and subject to the limitations of the indemnity granted by this Section to the Insured, the Company will indemnify any driver who is driving the vehicle on the Insured's order or with Insured's permission provided that such driver shall as though he/she was the insured observe fulfill and be subject to the terms exceptions and conditions of this Policy in so far as they apply.
- The Company may at its own option
  - Arrange for representation at any Inquest or Fatal Inquiry in respect of any death which may be the subject of indemnity under this Policy and
  - Undertake the defence of proceedings in any Court of Law in respect of any act or alleged offence causing or relating to any event which may be the subject of indemnity under this Policy.
- In the event of the death of any person entitled to indemnity under this Policy the Company will in respect of the liability incurred by such person indemnify his/her personal representative in terms of and subject to the limitations of this Policy provided that such personal representative shall as though such representative was the insured observe fulfill and be subject to the terms exceptions and conditions of this Policy in so far as they apply.

## SECTION III - TOWING DISABLED VEHICLES

The Policy shall be operative whilst the insured vehicle is being used for the purpose of towing any one disabled mechanically propelled vehicle and the indemnity provided by Section II of this Policy shall subject to its terms and limitations be extended to apply in respect of liability in connection with such towed vehicle;

Provided always that

- such towed vehicle is not towed for reward
- the Company shall not be liable by reason of this Section of this Policy in respect of damage to such towed vehicle or property being conveyed thereby.

## SECTION IV - PERSONAL ACCIDENT COVER FOR OWNER-DRIVER

Subject otherwise to the terms exceptions conditions and limitations of this Policy, the Company under takes to pay compensation as per the following scale for bodily injury/death sustained by the owner-driver of the vehicle indirect connection with the vehicle insured or whilst mounting into/dismounting from or traveling in the insured vehicle as a co-driver, caused by violent accidental external and visible means which independent of any other cause shall within six calendar months of such injury result in:

Nature of Injury	Scale of compensation
(i) Death	100%
(ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%
(iii) Loss of one limb or sight of one eye	50%
(iv) Permanent total disablement from injuries other than named above	100%

Provided Always that:

- Compensation shall be payable under only one of the items (i) to (iv) above in respect of the owner-driver arising out of any one occurrence and the total liability of the Company shall not in the aggregate exceed the sum of Rs. 2 lakhs during any one period of insurance.
- No compensation shall be payable in respect of death or bodily injury directly or indirectly wholly or in part arising or resulting from or traceable to (a) intentional self injury suicide or attempted suicide physical defect or infirmity or (b) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.
- Such compensation shall be payable directly to the Insured or to his/her legal representatives whose receipt shall be the full discharge in respect of the injury to the Insured.

"SBI General Insurance Products are not a Product of SBI".

**ENDORSEMENT WORDINGS**

Attached to and forming part of the Schedule to the Policy No: P052810241901238

**ENDORSEMENT DESCRIPTION**

**\*Under Writer Special Condition -**

**IMT21- Special Exclusion & Compulsory Deductible**

Notwithstanding anything to the contrary contained herein it is hereby understood and agreed that

(a) Special Exclusions  
except in the case of Total Loss of the vehicle insured, the insurer shall not be liable under Section I of the policy for loss of or damage to lamps tyres tubes mudguards bonnet side parts bumpers and paint work.

(b) Compulsory Deductible.

In addition to any amount which the insured may be required to bear under para (a) above the insured shall also bear under section I of the policy in respect of each and every event (including event giving rise to total loss/constructive total loss) the first Rs..... \* of any expenditure (or any less expenditure which may be incurred) for which provision is made under this policy and/or of any expenditure by the insurer in the exercise of its discretion under Condition No.4 of this policy.

If the expenditure incurred by the insurer shall include any amount for which the insured is responsible hereunder such amount shall be repaid by the insured to the insurer forthwith.

For the purpose of this Endorsement the expression "event" shall mean an event or series of events arising out of one cause in connection with the vehicle insured in respect of which indemnity is provided under this policy.

Subject otherwise to the terms conditions limitations and exceptions of this Policy.

\* to insert amount as appropriate to the class of vehicle insured as per GR.40 of the tariff.

**\*Additional Excess -**

**IMT28- Legal Liability to Driver**

In consideration of an additional premium of Rs. 50/- notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the insurer shall indemnify the insured against the insured's legal liability under the Workmen's Compensation Act, 1923, the Fatal Accidents Act, 1855 or at Common Law and subsequent amendments of these Acts prior to the date of this Endorsement in respect of personal injury to any paid driver and/or conductor and/or cleaner whilst engaged in the service of the insured in such occupation in connection with the vehicle insured herein and will in addition be responsible for all costs and expenses incurred with its written consent.

Provided always that

- (1) this Endorsement does not indemnify the insured in respect of any liability in cases where the insured holds or subsequently effects with any insurer or group of insurers a Policy of Insurance in respect of liability as herein defined for insured's general employees;
- (2) the insured shall take reasonable precautions to prevent accidents and shall comply with all statutory obligations;
- (3) the insured shall keep record of the name of each paid driver conductor cleaner or persons employed in loading and/or unloading and the amount of wages and salaries and other earnings paid to such employees and shall at all times allow the insurer to inspect such records on demand.
- (4) in the event of the Policy being cancelled at the request of the insured no refund of the premium paid in respect of this Endorsement will be allowed.

Subject otherwise to the terms conditions limitations and exceptions of the Policy except so far as necessary to meet the requirements of the Motor Vehicles Act, 1988.

\*In case of Private cars/ motorised two wheelers (not used for hire or reward) delete this para.



\*\* Insert Fire Brigade or Salvage Corps as appropriate.  
NOTE: Where premium is paid for use of trailers, amend (2) or (3) as applicable to read "Use whilst drawing a greater number of Trailers in all than is permitted by law".

**VII. MOBILE SHOPS AND CANTEN -** Use in connection with the Insured's business  
The Policy does not cover - (1) Use for hire or reward or for racing pace making reliability trial or speed testing. Use for the carriage of passengers for hire or reward.

**PERSONS OR CLASSES OF PERSONS ENTITLED TO DRIVE:** Any person including Insured

**STAGE CARRIAGE/CONTRACT CARRIAGE/ PRIVATE SERVICE VEHICLE** Provided that the person driving holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such a license. The policy covers use only under a permit within the meaning of the Motor Vehicle Act, 1988 or such a carriage falling under sub-section 3 of section 66 of the Motor Vehicle Act 1988.

**GOODS CARRIAGE:** Provided that the 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 passengers at the time of the accident and that such a person satisfies the requirements of Rule 3 of The Central Motor Vehicles Rules, 1989.

**NON-TRANSPORT VEHICLES:** Provided that the 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 Vehicles 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 of control or the insured up to the limits specified Rs.750000/- (c) PA Cover for owner-driver under Section-III CSI - Rs.1500000 /-.

**Deductible under Section-I:** (i) Compulsory deductible Rs 2000 /-.(ii)Additional Compulsory deductible Rs. /-.

**WARRANTY:** Warranted that the insured named herein/owner of the vehicle holds a valid Pollution Under Control (PUC) Certificate and/or valid fitness certificate, as applicable, on the date of commencement of the Policy and undertakes to renew and maintain a valid and effective PUC and/or fitness Certificate, as applicable, during the subsistence of the Policy. Further, the Company reserves the right to take appropriate action in case of any discrepancy in the PUC or fitness certificate.

**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 previous policy.

**INTERMEDIARY DETAILS**

Intermediary Name	Policybazaar Insuran	Intermediary Code	0081454
Contact Details	Mobile No : 9890404092	Landline No	

**NOMINATION DETAILS**

Name of the Nominee	Date of Birth	Relationship with Proposer	Name of Appointee (in Nominee is Minor)
MR KESHAVERAO PIMPALKAR	13/06/1979	Father	NA

Date : 28/10/2024

To,  
Mr RAJKUMAR KESHAVRAO PIMPALKAR  
AT. G P PRIMARY SCHOOL, KUMBHARI, KAMPTEE NAGPUR,  
Telkamathi, Saoner,  
Maharashtra-441107,  
India  
7517370837

Subject : Policy Number: **P052810241901238**

Dear Customer,

Welcome to SBI General. Thank you for choosing SBI General's "Commercial Motor Miscellaneous Vehicles" policy. We are delighted to have you as our esteemed customer. With this, we enclose the following documents pertaining to your policy:

- Policy Schedule
- Policy clauses & wordings
- Premium Receipt
- Grievance redressal letter

We have taken care that the documents reflect details of risk and coverages proposed by you. We request you to verify and confirm that the documents are in order. Please ensure safety of these documents as they form part of our contract with you. For all your future correspondence you may have with us, kindly quote your Customer ID and Policy No.

Your Customer ID : 0

Your Policy No : **P052810241901238**

The Postal Address of your SBI General Branch that will service you in future is:

**SBI General Insurance Company Limited**  
9th Floor, A & B Wing, Fulcrum Business Centre, Sahar Road, Ashok Nagar,  
Andheri (East), Mumbai  
Maharashtra-400099,  
India

In case of any queries or suggestions, please do not hesitate to get in touch with us. You can contact us at [customer.care@sbigeneral.in](mailto:customer.care@sbigeneral.in) or call our Customer Care Number 1800-22-1111 (MTNL/BSNL user) and 1800-102-1111 (for other users)

We look forward to a continuing and mutually beneficial relationship.

Yours sincerely,

  
Authorized Signatory

**SBI General Insurance Company Limited**  
Registered and Corporate Office: 9th Floor, A & B Wing, Fulcrum Business Centre, Sahar Road, Ashok Nagar, Andheri (East), Mumbai - 400 099.

"SBI General Insurance Products are not a Product of SBI".



Premium Computation Table

OWN DAMAGE SECTION			LIABILITY SECTION		
A. OWN DAMAGE Section	SUM INSURED	PREMIUM (Rs.)	A. LIABILITY		PREMIUM (Rs.)
Total Own Damage Premium (including all Tariff Add-on, Discount & Loadings)	350000	656.00	Basic TP Premium		7267.00
SBIG Add on Covers			Additional Covers		
			Personal Accident Cover	Sum Insured	Nos of Persons
			PA for Owner driver	1500000	
			Legal Liability Cover		
IMT 23		98.00	LL to paid driver		1
					50.00
(A) TOTAL OWN DAMAGE PREMIUM		754.00	(B) TOTAL LIABILITY PREMIUM		7642.00
Subject to IMT Nos: IMT-21 IMT-23 IMT-28			TOTAL POLICY PREMIUM (A+B)		8396.00
SBIG Add Nos:			Taxes as applicable		1511.00
			Kerala Flood Cess @ 1%		
			Total Premium Collected		9907.00
Hire Purchase/ Lease /Hypothecated with :		NA,	NA,		NA,

Premium Collection details: Receipt No.: C2810245292163 Receipt Date: 28/10/2024

For claims, Please contact us at Toll Free number  
MTNL/BSNL users - 1800-22-1111 Other users - 1800-102-1111

I/We hereby certify that the Policy to which this Certificate relates as well as this Certificate of Insurance are issued in accordance with the provisions of chapter X and Chapter XI of M.V. Act, 1988.

For and on behalf of SBI General Insurance Co. Ltd





Authorized Signatory

Consolidated Stamp Duty Rs. 0.5 paid towards Insurance Policy Stamps vide Order No: 261 Dated: 2014-11-17 16:16:32.00 of General Stamp Office, Mumbai

**IMPORTANT NOTICE:** The Insured is not indemnified if the vehicle is used or driven otherwise than in accordance with this schedule. Any payment made by the Company by reason of wider terms appearing in the certificate in order to comply with the Motor Vehicle Act, 1988 is recoverable from the Insured. See the clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY". For legal interpretation English version will be good.

Policy printed by: 0081454 on Date: 29 October 2024 Time 16:26:32  
**Disclaimer :** Please examine this Policy including attached Schedules / Annexure if any. In the event of any discrepancy please contact the office of the Company immediately, it being noted that this Policy shall be otherwise considered as being entirely in order. Please find claims settlement & grievance redressal procedure document attached herein for ready references.

**POLICY WORDINGS**

Where as the Insured by a proposed declaration dated as stated in the Schedule which shall be the basis of this contract and is deemed to be incorporated herein has applied to SBI GENERAL INSURANCE COMPANY LIMITED (hereinafter called "the Company") for the insurance hereinafter contained and has paid the premium mentioned in the Schedule as consideration for such insurance in respect of accidental loss or damage occurring during the period of insurance.

**NOW THIS POLICY WITNESSETH:**

That subject to the Terms Exceptions and Conditions contained herein or endorsed or expressed hereon

**SECTION I – LOSS OF OR DAMAGE TO THE VEHICLE INSURED**

1) The Company will indemnify the Insured against loss or damage to the vehicle insured hereunder and / or its accessories whilst thereon

- by fire explosion self-ignition or lightning;
- burglary housebreaking or theft;
- by riot and strike;
- by earthquake (fire and shock damage);
- by flood typhoon hurricane storm tempest inundation cyclone hailstorm frost;
- by accidental external means;
- by malicious act;
- by terrorist activity;
- whilst in transit by road rail inland-waterway lift elevator or air;
- by landslide rockslide.

Subject to a deduction for depreciation at the rates mentioned below in respect of parts replaced:

- For all rubber/ nylon / plastic parts, tyres, tubes, batteries and air bags - 50%
- For fibre glass components - 30%
- For all parts made of glass - Nil
- Rate of depreciation for all other parts including wooden parts will be as per the following schedule.

AGE OF THE VEHICLE	% OF DEPRECIATION
Not exceeding 6 months	NIL
Exceeding 6 months but not exceeding 1 year	5%
Exceeding 1 year but not exceeding 2 years	10%
Exceeding 2 years but not exceeding 3 years	15%
Exceeding 3 years but not exceeding 4 years	25%
Exceeding 4 years but not exceeding 5 years	35%
Exceeding 5 years but not exceeding 10 years	40%
Exceeding 10 years	50%

(5) Rate of Depreciation for Painting: In the case of painting, the depreciation rate of 50% shall be applied only on the material cost of total painting charges. In case of a consolidated bill for painting charges, the material component shall be considered as 25% of total painting charges for the purpose of applying the depreciation.

- The Company shall not be liable to make any payment in respect of
  - consequential loss, depreciation, wear and tear, mechanical or electrical break down, failures or breakages nor for damage caused by overloading or strain of the insured vehicle nor for loss of or damage to accessories by burglary, housebreaking or theft unless such insured vehicle is stolen at the same time.
  - damage to Tyres and Tubes unless the vehicle is damaged at the same time in which case the liability of the Company shall be limited to 50% of the cost of replacement, and
  - any accidental loss or damage suffered whilst the Insured or any person driving the vehicle with the knowledge and consent of the Insured is under the influence of intoxicating liquor or drugs.
- In the event of the vehicle being disabled by reason of loss or damage covered under this Policy the Company will bear the reasonable cost of protection and removal to the nearest repairer and re-delivery to the Insured but not exceeding Rs.750/- for three wheeled vehicles, Rs.1500/- for taxis and Rs. 2500/- for other commercial vehicles in respect of any one accident.
- The Insured may authorise the repair of the vehicle necessitated by damage for which the Company may be liable under this Policy provided that:
  - the estimated cost of such repair including replacements, if any, does not exceed Rs.500/-;
  - the Company is furnished forthwith with a detailed estimate of the cost of repairs; and
  - the Insured shall give the Company every assistance to see that such repair is necessary and the charges are reasonable.

**SUM INSURED – INSURED'S DECLARED VALUE (IDV)**

The Insured's Declared Value (IDV) of the vehicle will be deemed to be the 'SUM INSURED' for the purpose of this Policy which is fixed at the commencement of each Policy period for the insured vehicle. The IDV of the vehicle (and accessories if any fitted to the vehicle) is to be fixed on the basis of the manufacturer's listed selling price of the brand and model as the vehicle insured at the commencement of insurance/renewal and adjusted for depreciation (as per schedule below). The schedule of age-wise depreciation as shown below is applicable for the purpose of Total Loss/Constructive Total Loss (TL/CTL) claims only

AGE OF THE VEHICLE	% OF DEPRECIATION FOR FIXING IDV
Not exceeding 6 months	5%
Exceeding 6 months but not exceeding 1 year	15%
Exceeding 1 year but not exceeding 2 years	20%
Exceeding 2 years but not exceeding 3 years	30%
Exceeding 3 years but not exceeding 4 years	40%

"SBI General Insurance Products are not a Product of SBI".



**ENDORSEMENT WORDINGS**

Attached to and forming part of the Schedule to the Policy No: P052810241901238

**ENDORSEMENT DESCRIPTION**

**\*Under Writer Special Condition -**

**IMT21- Special Exclusion & Compulsory Deductible**

Notwithstanding anything to the contrary contained herein it is hereby understood and agreed that

(a) Special Exclusions  
except in the case of Total Loss of the vehicle insured, the insurer shall not be liable under Section I of the policy for loss of or damage to lamps tyres tubes mudguards bonnet side parts bumpers and paint work.

(b) Compulsory Deductible.  
in addition to any amount which the insured may be required to bear under para (a) above the insured shall also bear under section I of the policy in respect of each and every event (including event giving rise to total loss/constructive total loss) the first Rs.....\* of any expenditure (or any less expenditure which may be incurred) for which provision is made under this policy and/or of any expenditure by the insurer in the exercise of its discretion under Condition No.4 of this policy.

If the expenditure incurred by the insurer shall include any amount for which the insured is responsible hereunder such amount shall be repaid by the insured to the insurer forthwith.

For the purpose of this Endorsement the expression "event" shall mean an event or series of events arising out of one cause in connection with the vehicle insured in respect of which indemnity is provided under this policy.

Subject otherwise to the terms conditions limitations and exceptions of this Policy.

**\* to insert amount as appropriate to the class of vehicle insured as per GR.40 of the tariff.**

**\*Additional Excess -**

**IMT28- Legal Liability to Driver**

In consideration of an additional premium of Rs. 50/- notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the insurer shall indemnify the insured against the insured's legal liability under the Workmen's Compensation Act, 1923, the Fatal Accidents Act, 1855 or at Common Law and subsequent amendments of these Acts prior to the date of this Endorsement in respect of personal injury to any paid driver and/or conductor and/or cleaner whilst engaged in the service of the insured in such occupation in connection with the vehicle insured herein and will in addition be responsible for all costs and expenses incurred with its written consent.

Provided always that

- (1) this Endorsement does not indemnify the insured in respect of any liability in cases where the insured holds or subsequently effects with any insurer or group of insurers a Policy of Insurance in respect of liability as herein defined for insured's general employees;
- (2) the insured shall take reasonable precautions to prevent accidents and shall comply with all statutory obligations;
- (3) the insured shall keep record of the name of each paid driver conductor cleaner or persons employed in loading and/or unloading and the amount of wages and salaries and other earnings paid to such employees and shall at all times allow the insurer to inspect such records on demand.
- (4) in the event of the Policy being cancelled at the request of the insured no refund of the premium paid in respect of this Endorsement will be allowed.

Subject otherwise to the terms conditions limitations and exceptions of the Policy except so far as necessary to meet the requirements of the Motor Vehicles Act, 1988.

\*In case of Private cars/ motorised two wheelers (not used for hire or reward) delete this para.

## CLAIM SETTLEMENT

The Company will settle the claim under this Policy within 30 days from the date of receipt of necessary documents required for assessing the claim. In the event that the Company decides to reject a claim made under this Policy, the Company shall do so within a period of thirty days of the Survey Report or the additional Survey Report, as the case may be, in accordance with the provisions of Protection of Policyholders' Interest Regulations 2002.

## GRIEVANCE REDRESSAL PROCEDURE

Dear Customer

We value your relationship and are committed to offer you best in class customer service. However if you are dissatisfied with the services rendered by us during any of your interactions with us or on resolution provided by us on your service request or complaint, we request you to register your concern with our Customer Care Team by following the steps mentioned below. We will acknowledge receipt of your concerns within next 72 working hours & will respond to you as soon as possible upon completion of the investigation.

### Step 1:

If you are dissatisfied with the resolution provided, you may write to [head.customercare@sbigeneral.in](mailto: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](mailto:seniorcitizengrievances@sbigeneral.in); Toll Free - 1800 22 1111/ 1800 102 1111 Monday to Saturday (8 am - 8 pm)

### Step 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](mailto: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>

### Step 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>

### Step 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>. The list of Insurance Ombudsman offices along with their area of jurisdiction is attached here with.

### Names of Ombudsman and Addresses of Ombudsmen Centres

Office of the Insurance Ombudsman, 2nd Floor, Ambica House, Nr. C.U. Shah College, Ashram Road, <b>AHMEDABAD-380 014</b> Tel.: 079-27545441/27546139 Fax : 079-27546142 Email: <a href="mailto:bimalokpal.ahmedabad@gbic.co.in">bimalokpal.ahmedabad@gbic.co.in</a>	Shri Raj Kumar Srivastava, Office of the Insurance Ombudsman, 2nd Floor, Janak Vihar Complex, 6, Malviya Nagar, Opp. Airtel, Near New Market, <b>BHOPAL(M.P.)-462 003</b> Tel.: 0755-2769201/9202 Fax : 0755-2769203 Email: <a href="mailto:bimalokpal.bhopal@gbic.co.in">bimalokpal.bhopal@gbic.co.in</a>
Shri B.N. Mishra, Office of the Insurance Ombudsman, 62, Forest Park, <b>BHUBANESHWAR-751 009</b> Tel.: 0674-2596455/2596003 Fax : 0674-2596429 Email: <a href="mailto:bimalokpal.bhubaneswar@gbic.co.in">bimalokpal.bhubaneswar@gbic.co.in</a>	Shri Manik Sonawane Office of the Insurance Ombudsman, S.C.O. No.101-103, 2nd Floor, Batra Building, Sector 17-D, <b>CHANDIGARH-160 017</b> Tel.: 0172-2706468/2705861 Fax : 0172-2708274 Email: <a href="mailto:bimalokpal.chandigarh@gbic.co.in">bimalokpal.chandigarh@gbic.co.in</a>
Shri Virander Kumar, Office of the Insurance Ombudsman, Fathima Akhtar Court, 4th Floor, 453 (old 312), Anna Salai, Teynampet, <b>CHENNAI-600 018</b> Tel.: 044-24333668 /24335284 Fax : 044-24333664 Email: <a href="mailto:bimalokpal.chennai@gbic.co.in">bimalokpal.chennai@gbic.co.in</a>	Smt. Sandhya Baliga, Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Bldg., Asaf Ali Road, <b>NEW DELHI-110 002</b> Tel.: 011-23237539/23232481 Fax : 011-23230858 Email: <a href="mailto:bimalokpal.delhi@gbic.co.in">bimalokpal.delhi@gbic.co.in</a>





**SURAKSHA AUR BHAROSA DONO**

Insurance Ombudsman, Office of the Insurance Ombudsman, "JeevanNivesh", 5th Floor, Near PanbazarOverbridge, S.S. Road, <b>GUWAHATI-781 001 (ASSAM)</b> Tel:- 0361-2132204/5 Fax : 0361-2732937 Email: bimalokpal.guwahati@gbic.co.in	Shri G.Rajeswara Rao, Office of the Insurance Ombudsman, 6-2-46, 1st Floor, Moin Court, A.C. Guards, Lakdi-Ka-Pool, <b>HYDERABAD-500 004</b> Tel : 040-65504123/23312122 Fax: 040-23376599 Email: bimalokpal.hyderabad@gbic.co.in
Shri P.K.Vijayakumar, Office of the Insurance Ombudsman, 2nd Floor, CC 27/2603, Pulinat Bldg., Opp. Cochin Shipyard, M.G. Road, <b>ERNAKULAM-682 015</b> Tel : 0484-2358759/2359338 Fax : 0484-2359336 Email: bimalokpal.ernakulam@gbic.co.in	Shri K.B. Saha, Office of the Insurance Ombudsman, Hindustan Building, Annexe, 4th Floor, C.R. Avenue, <b>KOLKATA-700 072</b> Tel : 033-22124339/22124340 Fax : 033-22124341 Email: bimalokpal.kolkata@gbic.co.in
Shri N.P. Bhagat, Office of the Insurance Ombudsman, Jeevan Bhawan, Phase-2, 6th Floor, Nawal Kishore Road, Hazaratganj, <b>LUCKNOW-226 001</b> Tel : 0522 -2231331/2231330 Fax : 0522-2231310 Email: bimalokpal.lucknow@gbic.co.in	Shri A.K. Dasgupta, Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S.V. Road, Santacruz(W), <b>MUMBAI-400 054</b> Tel : 022-26106928/26106552 Fax : 022-26106052 Email: bimalokpal.mumbai@gbic.co.in
Shri A.K. Jain, Office of the Insurance Ombudsman, Ground Floor, JeevanNidhi II, Bhawani Singh Road, <b>Jaipur - 302005</b> Tel : 0141-2740363 Email: bimalokpal.jaipur@gbic.co.in	Shri A.K. Sahoo, 2nd Floor, Jeevan Darshan, N.C. Kelkar Road, Narayanpet, <b>PUNE - 411030</b> Tel: 020-32341320 Email: bimalokpal.pune@gbic.co.in
Shri M. Parshad, Office of the Insurance Ombudsman, 24th Main Road, Jeevan Soudha Bldg. JP Nagar, 1st Phase, <b>Bengaluru - 560025</b> Tel No: 080-22222049/22222048 Email: bimalokpal.bengaluru@gbic.co.in	<b>OFFICE OF THE GOVERNING BODY OF INSURANCE COUNCIL</b> Smt. RammaBhasin, Secretary General, Shri Y.R. Raigar, Secretary 3rd Floor, Jeevan Seva Annexe, S.V. Road, Santacruz(W), <b>MUMBAI - 400 054</b> Tel : 022-26106889/6671 Fax : 022-26106949 Email: inscoun@gbic.co.in

**Address and contact number of Governing Body of Insurance Council**

Secretary General  
Governing Body of Insurance Council  
JeevanSevaAnnexe, 3rd Floor (Above MTNL)  
S. V. Road, Santacruz (W), Mumbai - 400 054  
Tel: 022-6106889 Fax: 022-6106980, 6106052  
Email: inscoun@vsnl.net

**Integrated Grievance Management System**

IRDA has launched the Integrated Grievance Management System (IGMS). IGMS is a grievance redress monitoring tool for IRDA. Policyholders who have grievances should register their complaints with the Grievance Redress Channel of the Insurance Company first. If policyholders are not able to access the insurance company directly for any reason, IGMS provides a gateway to register complaints with insurance companies.

Complaints shall be registered with insurance companies first and only if need be, be escalated them to IRDA (Consumer Affairs Department).

Website: <http://igms.irda.gov.in>  
Toll Free Number of IRDA Grievance Call Centre: 155255

Timings: 8 AM to 8 PM -- (Monday to Saturday)

Date : 28/10/2024

To,

Dear Sirs,

Sub: Confirmation of No Claim Bonus (NCB) Declaration

Ref: Our Policy Number-P052810241901238

We have received a Motor Insurance Proposal, which was earlier insured by your organization as informed by the Proposer to us.

Insured Name	Mr RAJKUMAR KESHAVRAO PIMPALKAR	NCB % applied on your policy	%
Vehicle Insured	JOHN DEERE 5050 E V4	Vehicle Registration Number	MH-40-L-7963
Type of Cover	Comprehensive	Your Policy No. / Governote No.	P052810241901238
Policy Start Date	29/10/2024 16:22:48	Policy End Date	28/10/2025

The proposer has declared his entitlement for % on his previous policy with you and he has not filed any claim in the expired policy. However, as the proposer is unable to furnish NCB reserving letter from your office as proof of NCB Entitlement that may be availed as per provisions of the India Motor Tariff. We have accepted the proposal and permitted the claimed NCB as per declaration submitted to us by the proposer. Accordingly, we would request you to:

Confirm that the information mentioned above is correct:	Yes / No
If No, please state nature of incorrect information and the actual position thereof:	
State whether any claim under OD/Liability has been reported:	OD/Liability Claim
If Yes, date & amount of claim lodged:	

This letter is being sent as per GR27 of India Motor Tariff. We request you to kindly provide us with the desired information by filling up the same in the original & sending it to us.

An early response will be highly appreciated. Please note you are required to respond to this letter within 30 days of receipt of this letter. In case we do not receive a response from you within this time frame, it shall be deemed that you have confirmed that the information provided by the Proposer (as contained herein) is true and correct.

Yours faithfully  
For SBI General Insurance Company Limited



Authorised Signatory

NCB Confirmation by previous insurer

Previous Policy No.:

Reference: **SBI General Policy No: P052810241901238**

To,

The Manager,

SBI General Insurance Company. Ltd  
9th Floor, A & B Wing, Fulcrum Business Centre, Sahar Road, Ashok Nagar,  
Andheri East,  
Mumbai,  
Maharashtra  
India -  
400099

We confirm that the insured is eligible / Not Eligible (Strike Out) for % NCB at renewal

For & On Behalf of

Seal, Name & Designation of the Officer