

CUSTOMER INFORMATION SHEET

(This document provides only key information about your policy, Please refer to the policy document for detailed terms and conditions.)

SI No	Title	Description	Policy/ Clause Number		
1	Name of Insurance Product	Saral Bharat Laghu Udyam Suraksha			
2	Unique Identification Number(UIN) allotted by IRDAI	IRDAN144RP0029V01202324			
3	Structure	Basis of Sum/Limit Insured: Indemnity	-		
4	Interests Insured	The Building, Structure, Plant and Machinery, Furniture, Fixture and Fittings, Stocks and any other Contents, assets that are declared and insured by You under this Policy as specified in policy schedule.			
5	Sum Insured	The amount shown as Sum Insured in the Policy Schedule. It			
6	Policy Coverage	We cover physical loss or damage, or destruction caused to the building and structures, plant and machinery, stock and other assets relating to Your business due to below listed perils: 1. Fire 2. Explosion / Implosion 3. Lightning 4. Earthquake, volcanic eruption or other convulsions of nature 5. Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation. 6. Subsidence, Landslide, Rockslide 7. Bush Fire, Forest Fire, Jungle Fire 8. Impact damage of any kind 9. Missile testing operation 10. Riot, Strikes, Malicious Damages 11. Acts of terrorism 12. Bursting / Overflowing of water tanks, apparatus 13. Leakage from automatic sprinkler installation 14. Theft within 7 days of occurrence In – built Covers: 1. Additions, alterations or extensions 2. Temporary removal of stocks 3. Stocks on Floater Basis 4. Cover for Specific Contents • Money up to Rs. 50,000 during the policy period and certain documents like deeds, drawing etc. up to Rs. 50,000 during the policy period	Clause B,C,D		



		 Computer programs, information and data Personal effects of employees, directors and visitors Start-Up expenses Professional fees 	
		7. Cost of removal of debris	
7	Add on Covers	Costs compelled by Municipal Regulations As specified in policy schedule.	_
'	7100 011 000013	7.6 Specified in policy softedule.	
8	Loss Participation	As specified in policy schedule.	-
9	Exclusions	We do not cover losses or expenses as stated below:	Clause E
		Your deliberate, willful or intentional act or omission, or of anyone on Your behalf, or with Your connivance. Loss damage or destruction due to acts of Torrerism shall be	
		Loss, damage or destruction due to acts of Terrorism shall be excluded, unless otherwise agreed by Us.	
		 Loss, damage or destruction to any electrical/electronic machine, apparatus, fixture, or fitting by over-running, excessive pressure, short circuiting, arcing, self-heating or leakage of electricity from 	
		whatever cause (lightning included). This exclusion applies only to the particular machine so lost, damaged or destroyed. However, any ensuing loss or damage to other insured property due to operation of an insured peril is covered.	
		 Loss, destruction or damage to the stocks in cold storage premises caused by change of temperature. 	
		5. Loss, or damage by spoilage resulting from the retardation or interruption or cessation of any process or operation caused by operation of any of the Insured Events.	
		6. Your Premises or any Insured Building remaining continuously unoccupied for a period of more than 30 days, unless You have obtained prior written approval from Us and such approval is recorded as an endorsement on the Policy.	
		7. War, invasion, act of foreign enemy hostilities or war-like operations (whether war is declared or not), civil war, mutiny, civil commotion amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power.	
		8. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component that is part of it.	
		9. Pollution or contamination, unless i. the pollution or contamination itself has resulted from an Insured Event, in which case only physical damage to the Insured Property is covered, or	



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		 ii. an Insured Event itself results from pollution or contamination. 	
		10. Loss, destruction or damage to bullion or unset precious stones,	
		any curios or works of art unless such amount is declared	
		separately and recorded in the Policy Schedule.	
		, , ,	
		11. Loss of any Insured Property which is missing or has been	
		mislaid, or its disappearance cannot be linked to any single identifiable Insured Event.	
		12. Loss or damage to any Insured Property removed from Your	
		Premises to any other place, except	
		i. machinery and equipment temporarily removed for	
		repairs, cleaning, renovation or other similar	
		purposes for a period not exceeding 60 days,	
		ii. Stock covered under Clause (C) (4.3) of this Policy.	
		13. Any reduction in market value of any Insured Property after its	
		repair or reinstatement.	
		14. Loss or damage to any Insured Property or any claim which is	
		covered by a marine policy in force at the time of loss or damage,	
		except in excess of the limits of that policy.	
		15. Any consequential or indirect loss or damage of any description,	
		i.e. losses or extra costs (financial or non-financial) that follow or	
		,	
		are a consequence of an Insured Event, like, loss by delay, loss	
		of income or wages or earnings, or of market, or of time, medical	
		expenses, or any costs not covered by this Policy.	
		16. Costs, fees or expenses for preparing any claim.	
		17. Terrorism Damage Exclusion Clause(Applicable, if not opted as	
		an Optional Cover)	
		Above specified List is indicative in nature, kindly refer policy wordings	
		for complete details	
10	Special Conditions	As specified in policy schedule.	-
	and Warranties		
11	Admissibility of Claim	Admissibility/Denial: ·	
		Admissibility/Denial of claim depends on the document submitted	
		for the damaged item 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 Report to the insurer. It also depends on investigation	
		report (if any), the claim would not be acceptable if it falls under	
		specific warranty or General exclusion/condition mentioned in the	
		Policy Wordings.	
		Relay mentioned in the genule process on eleits relayleties	
		Below mentioned in the sample process on claim calculation Description Amount	
		Gross Loss -	
		e Company Limited. Registered and Corporate Office: :9th Floor, Wing A& B. Fulcrum, Saha	



						_
			ment factor / any	-		
		adjustment	(if applicable)			
		Less: Depre	ciation (if	-		
		applicable)				
		Less: Salva	ge (if applicable)	-		
		Less: Under	Insurance (if	-		
		applicable)				
		Less: Franchise / Excess (if -				
		applicable)				
		Sub Total -				
		Less: Reinstatement -				
		premium (if applicable)				
		Amount Payable -				
		The claims settlement will be as per terms and conditions applicable			;	
		under the Policy.				
12	Policy Servicing -	For Policy/Claims Servicing, reach out to us at:			-	
	Claim Intimation					
	and Processing	1. Toll Free No:1800 22 1111 / 1800 102 1111. (24/7)				
		Email Id: customer.care@sbigeneral.in				
		3. Reimbursement Process as mentioned below				
		Once the claim is registered to SBIG.				
			•	t in touch with You	for a surveyor	
			ppointment.			
				ged property will be	e done physically /	
			rtually.			
				oe shared by surve	yor /investigator	
			surance company	r. Iments to surveyor,	/ investigator/	
			surance company	-	investigator/	
				bmit his report to t	he insurance	
			mpany.		no modicinos	
		• O	ffer for Settlement			
		• CI	aim remittance.			
		4.Turn Arou	nd Time (TAT) for	claims settlement	where Surveyor is	
		appointed:			-	
		•	Submission of s	urvey report: within	15 days of	
			appointment.		. To days of	
		_	• •	aim: Within a nerio	d of 7 days from the	
		Settlement of claim: Within a period of 7 days from the Intimation of claim or receipt of the final curvey report.				
		Intimation of claim or receipt of the final survey report.				
		Refer below to the Escalation Matrix when TAT is not satisfied :				
		Zone	Escalation Level	Email ID		
		All Zone	First Level	customer.care@s	sbigeneral in	
		All Zone	Second Level	gro@sbigeneral.ii	Ш	



13	Grievance	In accordance with PPHI Regulations, the Company has adopted
	Redressal and	Grievance Redressal Policy, wherein the Grievance Redressal
	Policyholders	Procedure, details of GRO, Ombudsman details and link to Bima
	Protection	Bharosa Portal is displayed.
		Z. M. Sou P. S. M. P. S.
		Stage 1
		If you are dissatisfied with the resolution provided above or for lack of
		response, 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.
		Stage 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 Grievance Redressal
		Officer at : gro@sbigeneral.in or contact Toll free number 1800 102
		1111 (Available 24/7) For agents and intermediaries 1800 22 1111
		(Available 24/7).
		Grievance Redressal and Policyholders Protection
		https://content.sbigeneral.in/uploads/0449cac1bcd144bbb160d3f6b714
		fbbd.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)
14	Obligations of	
14	prospective	To disclose all material information at the time of filing the proposal form
	Policyholder /	form.
	Customer	In case of any change / modification / addition to the already declared information the approach all he brought to the application of the
	Custoniel	declared information the same shall be brought to the notice of the
		insurer immediately.
		Non-disclosure of material information about the insured Asset like Addition/Deletion
		Addition/Deletion of contents, Addition/Deletion/Change of
		Hypothecation, Change in Nominee Name, Address or asset details
		etc. may affect the claim settlement.

Note:

Place: Date:

• For product related documents including Customer Information Sheet, kindly refer to the link: https://www.sbigeneral.in/downloads

(Signature of the Policyholder)

Declaration by the Policyholder: I have read the above and confirm having noted the details.

• In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.

SBI General Insurance Company Limited. Programmed Registered and Corporate Office: :9th Floor, Wing A& B, Fulcrum, Sahar Road, Andheri (East), Mumbai − 400 099||CIN: U66000MH2009PLC190546 For It free: 18001021111 Coustomer.care@sbigeneral.in Surance Company Limited under license | IRDAI Reg No: 144| Customer Information Sheet.