



SURAKSHA AUR BHAROSA DONO

## SBI GENERAL'S SIMPLE HOME INSURANCE POLICY

Protect Your Dream Home



# Protecting Your Home and Contents

## SBI General's Simple Home Insurance Policy

Your Home is where your heart is. Offering you a sanctuary of peace and happiness, it's the place that is completely yours. Hence, it's important to secure your home from, accidents and unforeseen circumstances.

SBI General's **Simple Home Insurance Policy**, a comprehensive product that protects the home structure, its contents and other related risks.

## Who Can Buy The Policy?

Indian householders who are owner/occupants of the flat/apartment/independent building, which is not of kutchra construction, can buy this policy. Tenants can also buy it but they can only insure the Contents since they do not own the structure itself.

## What Are The Key Benefits Of This Policy?



Standard Fire & Special Perils  
(Building and Contents)



Breakdown of  
Domestic Electrical &  
Electronic Appliances



Burglary & Theft for  
home contents



Personal Accident



Public Liability



Loss of Cash Whilst in Transit



Plate Glass



All Risk Cover- Portable equipment,  
Jewelry & Valuables



Baggage



Key Replacement

# Fire and Special Perils Covered

## What Does The Policy Cover?

Section	Cover
 <p>Fire &amp; Special Perils (a) Building (b) Contents</p>	<ul style="list-style-type: none"> <li>▶ Fire/ Lightning/ Explosion/ Implosion/ Aircraft Damage</li> <li>▶ Riot Strike &amp; Malicious Damage</li> <li>▶ Storm, Cyclone, Hurricane, Flood etc</li> <li>▶ Bursting and/or overflowing of Water Tanks, Apparatus &amp; Pipes / Leakage from Automatic Sprinkler Installations</li> <li>▶ Missile Testing Operations</li> <li>▶ Bush Fire/ Earthquake</li> <li>▶ Volcanic Eruption &amp; other convulsion of Nature</li> <li>▶ Terrorism (Optional).</li> </ul> <p><b>Optional Add Ons:</b></p> <ul style="list-style-type: none"> <li>▶ Additional expenses of rent for an alternative accommodation</li> <li>▶ Removal of debris</li> <li>▶ Expenses towards temporary resettlement.</li> <li>▶ Loss of Rent</li> <li>▶ Architects, Surveyors and Consulting Engineers fee</li> <li>▶ Impact Damage by Insured's own vehicle</li> </ul>
 <p>Burglary &amp; Theft</p>	<ul style="list-style-type: none"> <li>▶ Burglary, theft, larceny of contents</li> <li>▶ Personal money</li> </ul> <p><b>Optional Add Ons:</b> Property of domestic help and guests</p>
 <p>Public Liability</p>	<p>Compensation and litigation expenses due to</p> <ul style="list-style-type: none"> <li>▶ Accidental death or Injury to any person other than the Insured, the family and domestic staff</li> <li>▶ Accidental Damage to property of any person other than the Insured, the family and domestic staff</li> <li>▶ Claims payable by the insured to the Domestic Staff under the Fatal Accidents Act 1855, Workmen's Compensation Act 1923 or any common law</li> </ul>

## Personal Accident Covered

Section	Cover
 Plate Glass	Accidental loss or Damage to securely fixed plate glass situated in the home.
 Baggage	<ul style="list-style-type: none"> <li>▶ Theft or Accidental loss, Damage or destruction of personal baggage accompanying and belonging to the Insured and/or Family on a trip undertaken outside of the municipal limits of the village, town, or city</li> <li>▶ Expenses incurred by Insured and the Family, for contingency purchase due to the above</li> </ul>
 Breakdown of Domestic Electrical & Electronic Appliances	Repair cost (both parts and labour) of Domestic electrical and electronic appliances due to sudden mechanical and electrical breakdown, including damage by accidental external means to audio and audio visual appliances.
 Personal Accident	<p>Accidental Death, Permanent Total/Partial Disablement cover for Self and Family members (including Spouse, children, parents and parent-in-laws) with Worldwide coverage</p> <ul style="list-style-type: none"> <li>▶ Minimum entry age - 3 months</li> <li>▶ Maximum entry age - 65 years</li> </ul> <p><b>Optional Add Ons:</b></p> <ul style="list-style-type: none"> <li>▶ Ambulance expenses</li> <li>▶ Repatriation of mortal remains</li> </ul>
 Loss of Cash whilst in Transit	Loss of money in transit caused by Robbery/hold up or Theft within 6 hours of withdrawal of money from Bank/ ATM
 All risk Cover- Portable Equipment, Jewelry & Valuables	All Risk Cover anywhere in the World against the loss/damage/destruction of Portable Equipment, Jewelry & Valuables
 Key Replacement	<ul style="list-style-type: none"> <li>▶ Reimbursement for the cost of replacing Insured's Home and/or Insured's Vehicle keys which are lost or stolen</li> <li>▶ Reimbursement for Break in Protection and Lock Out Reimbursement</li> </ul>

# Complete Peace of Mind, Guaranteed

## How Is The Value Of Home And Contents Decided?

There are three separate ways to decide the value of the Home:



### Reinstatement Value Basis:

Factor of Area of the "Building" (in Square Feet) and current cost of construction in same area/locality.



### Market Value Basis:

Factor of Area of the "Building" and cost of replacement of home with same age in same area/locality.



### Agreed Value Basis

(only applicable for Flats/Apartments):

Factor of total square footage of the area and agreement and either the rate per square foot on the date of proposal or the rate mentioned in government approved valuation report.



Contents are valued based on either the replacement Value or the current Market Value, as per the option chosen.



## Longer-Term Tenure Discount

### What Is The Policy Tenure?

Policies are for 1, 2 or maximum of 3 years.

### Are There Any Tenure Discounts?

A tenure discount will apply on Total Premium as below for 2/3 year Policies:



### What Is The Claim Procedure?

Our dedicated and experienced claims team aim to deliver you superlative customer service with a fast, fair, convenient and transparent claims process so your claim is settled without any hassle.

### Our Claims Team Will:



Provide assistance in emergency situations



Keep you informed of the progress of your claim

### How Do You Make A Claim?



180022 1111/1800 102 1111



customer.care@sbigeneral.in



"CLAIM" to 561612



www.sbigeneral.in

*The above information is indicative in nature, for more details on complete coverage and terms & conditions, please read the policy document carefully before concluding a sale.*

## Create Your Own Cover Combination

### What Is Not Covered In The Policy?

Section	Exclusions
I	<ul style="list-style-type: none"> <li>▶ Burning of property by official orders.</li> <li>▶ Forest fire.</li> <li>▶ Damage due to defect known to Insured and not corrected.</li> </ul>
II	<ul style="list-style-type: none"> <li>▶ Loss in unoccupied homes.</li> <li>▶ Livestock, vehicles, securities, stamp, bullion, deeds etc, documents of any kind, unset precious stones, jewelry, valuables, ATM or Credit cards, art.</li> </ul>
III	<p>Accidental Death, Injury or property damage due to</p> <ul style="list-style-type: none"> <li>▶ Your occupation, trade or employment.</li> <li>▶ Structural alteration, additions, repair or decoration of Your Home.</li> <li>▶ Liability voluntarily assumed by you unless such liability would have attached to you anyway.</li> <li>▶ Animals, vehicles or any mechanically propelled vehicle other than gardening equipments &amp; wheel chairs.</li> <li>▶ Transmission of any communicable diseases.</li> </ul>
IV	<ul style="list-style-type: none"> <li>▶ Breakage or Damage during removal, alterations/ repairs.</li> <li>▶ Disfiguration, scratching or damage of glass other than fracture through the entire thickness of the glass.</li> </ul>
V	<ul style="list-style-type: none"> <li>▶ Loss or Damage to money, securities, travel tickets, cheques, drafts, jewellery, etc.</li> </ul>
VI	Loss or Damage for which manufacturer or supplier is responsible.
VII	<ul style="list-style-type: none"> <li>▶ Pre Existing Disease .</li> <li>▶ Medical treatment except if needed due to an Accident.</li> <li>▶ Accident under the influence of alcohol or drugs.</li> <li>▶ Sexually Transmitted Diseases.</li> <li>▶ Mental disorder or sickness .</li> </ul>
VIII	Money withdrawn in currency more than once a day.
IX	<ul style="list-style-type: none"> <li>▶ Manufacturing defects.</li> <li>▶ Mechanical/ electrical breakdown.</li> <li>▶ Scratching/ Denting/ Cracking.</li> <li>▶ Unexplained disappearance.</li> </ul>
X	<ul style="list-style-type: none"> <li>▶ Home other than your primary home.</li> <li>▶ Vehicles that you do not use for personal use.</li> </ul>
Common to all	<ul style="list-style-type: none"> <li>▶ War, invasion, act of foreign enemy, hostilities, war-like situation.</li> <li>▶ Wilful/self-caused injury/incident caused by you, your family or your domestic help.</li> <li>▶ Illegal activities.</li> <li>▶ Ionizing radiation contamination.</li> <li>▶ If the home/vehicle is not properly secured.</li> </ul>

*Disclaimer: The above information is only indicative in nature. For full details of coverage & exclusions please contact our nearest office and refer to the policy.*



**SURAKSHA AUR BHAROSA DONO**

**SBI General Insurance Company Limited**

**Corporate & Registered Office:**

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

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**Contact Us**

** 1800 22 1111 | 1800 102 1111  [www.sbigeneral.in](http://www.sbigeneral.in)**