

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	Product Name	Gramin Samriddhi Bima	
2	Unique Identification Number(UIN) allotted by IRDAI	IRDAN144RP0001V02202021	
3	Structure	Basis of Sum/Limit Insured: Indemnity	-
4	Interests Insured	Property Insured: Home Building and Contents, Burglary and House Breaking and Theft- Contents, and Agricultural Items, Animal Driven Cart, Television and Set Top Box, Agricultural Pump Set, Pedal cycle.	-
5	Sum Insured	As specified in policy schedule.	-
6	Policy Coverage	<p>The policy coverage extends to:</p> <ol style="list-style-type: none"> Standard Fire and Special Perils <ul style="list-style-type: none"> Fire Explosion or Implosion Lightning Earthquake, volcanic eruption, or other convulsions of nature Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation Subsidence of the land on which Your Home Building stands, Landslide, Rockslide Bush fire, Forest fire, Jungle fire Impact damage of any kind, i.e., damage caused by impact of, or collision caused by any external physical object (e.g. vehicle, falling trees, aircraft, wall etc.) Missile testing operations Riot, Strikes, Malicious Damages Acts of terrorism Bursting or overflowing of water tanks, apparatus and pipes. Leakage from automatic sprinkler installations. Theft within 7 (seven)days from the occurrence of and proximately caused by any of the above Insured Events. Burglary and House Breaking Theft 	Clause C/D/E

- Loss or damage to building or/and contents including agricultural items
 - 3. Animal Driven Cart
 - a) Loss or damage to the Cart due to: agricultural items: Fire, external explosion, lightning, flood, typhoon, hurricane volcanic eruption or other natural calamities.
 - b) Burglary and Theft.
 - c) Leakage from Automatic Sprinkler Installations.
 - d) In transit by road, rail, inland waterway.
 - e) In transit by road, rail, inland waterway.
 - f) Death of an animal.
 - g) Liability to Third Parties – Death or Bodily Injury and Third-Party Property Damage
 - 4. Personal Accident:
 - Coverage against accidental death of the insured and family Age limit: 3 months - 65 years.
 - 5. Television And Set Top Box:
Loss or damage to TV apparatus due to:
 - Fire, lightning, explosion of gas in domestic appliances
 - Earthquake (fire and/or shock).
 - Flood, inundation, storm, tempest, hurricane, tornado etc.
 - Bursting and overflowing of water tanks, apparatus or pipes.
 - Aircraft or articles dropped there from.
 - Riot, strike or malicious act.
 - Mechanical or electrical breakdowns etc.
 - 6. Agricultural Tractors/Power Tillers/Harvesters
 - Loss or Damage to Insured vehicle due to:
 - Riot, strike or malicious act.
 - Mechanical or electrical breakdowns etc.
 - Flood, hurricane, inundation, cyclone, hailstorm, frost etc.
 - Landslide/rockslide.
 - 7. Loss or damage to agricultural pump set due to:
 - Fire and /or lightning.
 - Mechanical/Electrical Breakdown.
 - Riot, Strike, Malicious damage.
 - Earthquake, Storm, Typhoon, Hurricane, Flood, Inundation etc.
 - 8. Pedal Cycle
 - Loss or damage to Pedal Cycle due to-
Fire and /or lightning.
Accident or theft.
Malicious act of a third party.
- Refer Policy wordings for complete details.

7	Add-on Cover	As specified in policy schedule.	-												
8	Loss Participation	As specified in policy schedule.	-												
9	Exclusions	<p>The Company will not indemnify the Insured in respect of loss, damage or liability directly or indirectly caused by or arising out of or aggravated by –</p> <ol style="list-style-type: none">1. Your deliberate, wilful or intentional act or omission, or of anyone on Your behalf, or with Your connivance.2. 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.3. 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.4. Pollution or contamination, unless a. the pollution or contamination itself has resulted from an Insured Event, i. or b. an Insured Event itself results from pollution or contamination. <p>Refer Policy wordings for complete details.</p>	Clause F												
10	Special Conditions and Warranties	As specified in policy schedule	-												
11	Admissibility of Claim	<p>Admissibility/Denial:</p> <ul style="list-style-type: none">• 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. <p>Below mentioned in the sample process on claim calculation</p> <table><tr><td>Description</td><td>Amount</td></tr><tr><td>Gross Loss</td><td>-</td></tr><tr><td>Less: Betterment factor / any adjustment (if applicable)</td><td>-</td></tr><tr><td>Less: Depreciation (if applicable)</td><td>-</td></tr><tr><td>Less: Salvage (if applicable)</td><td>-</td></tr><tr><td>Less: Under Insurance (if applicable)</td><td>-</td></tr></table>	Description	Amount	Gross Loss	-	Less: Betterment factor / any adjustment (if applicable)	-	Less: Depreciation (if applicable)	-	Less: Salvage (if applicable)	-	Less: Under Insurance (if applicable)	-	-
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Sub Total	-											
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12	Policy Servicing - Claim Intimation and Processing	<p>For Policy/Claims Servicing, reach out to us at:</p> <p>1. Toll Free No:1800 22 1111 / 1800 102 1111. (24/7)</p> <p>2. Email Id: customer.care@sbigeneral.in</p> <p>3. Reimbursement Process as mentioned below</p> <ul style="list-style-type: none">• Once the claim is registered to SBIG.• Claim SPOC will get in touch with You for a surveyor appointment.• Survey of the damaged property will be done physically / virtually.• Documents list will be shared by surveyor /investigator /insurance company.• Submission of Documents to surveyor/ investigator/ insurance company.• The surveyor will submit his report to insurance company.• Offer for Settlement.• Claim remittance. <p>4. Turn Around Time (TAT) for claims settlement where Surveyor is appointed:</p> <ul style="list-style-type: none">• Submission of survey report: within 15 days of appointment.• Settlement of claim: Within a period of 7 days from the Intimation of claim or receipt of the final survey report. <p>5. Refer below to the Escalation Matrix when TAT is not satisfied:</p> <table><tr><td>Zone</td><td>Escalation Level</td><td>Email ID</td></tr><tr><td>All Zone</td><td>First Level</td><td>customer.care@sbigeneral.in</td></tr><tr><td>All Zone</td><td>Second Level</td><td>gro@sbigeneral.in</td></tr></table>	Zone	Escalation Level	Email ID	All Zone	First Level	customer.care@sbigeneral.in	All Zone	Second Level	gro@sbigeneral.in	-
Zone	Escalation Level	Email ID										
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All Zone	Second Level	gro@sbigeneral.in										
13	Grievance Redressal and Policyholders Protection	<p>In accordance with PPHI Regulations, the Company has adopted Grievance Redressal Policy, wherein the Grievance Redressal Procedure, details of GRO, Ombudsman details and link to Bima Bharosa Portal is displayed</p> <ul style="list-style-type: none">• Stage 1 <p>If you are dissatisfied with the resolution provided above or for lack of response, you may write to head.customercare@sbigeneral.in We will</p>	Clause K									

		<p>look into the matter and decide the same expeditiously within 14 days from the date of receipt of your complaint.</p> <ul style="list-style-type: none"> • Stage 2 <p>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 or contact Toll free number 1800 102 1111 (Available 24/7) For agents and intermediaries 1800 22 1111 (Available 24/7).</p> <p>Grievance Redressal and Policyholders Protection https://content.sbigeneral.in/uploads/0449cac1bcd144bbb160d3f6b714fbbd.pdf/</p> <ul style="list-style-type: none"> • Stage 3 <p>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</p> <ul style="list-style-type: none"> • Stage 4 <p>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)</p>	
14	Obligations of prospective Policyholder / Customer	<ul style="list-style-type: none"> • To disclose all material information at time of filing the proposal form. • In case of any change / modification / addition to the already 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 of contents, Addition/Deletion/Change of Hypothecation, Change in Nominee Name, Address or asset details etc. may affect the claim settlement. 	

Declaration by the Policyholder :

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

Place:

Date:

(Signature of the Policyholder)

Note:

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