

**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	Contractors All Risks (CAR) Insurance	
2	Unique Identification Number allotted by IRDAI	IRDAN144RP0010V01200910	
3	Structure	Basis of Sum/Limit Insured: Indemnity	-
4	Interests Insured	As per Project description in Description of works Category as per schedule	-
5	Sum Insured	As specified in policy schedule.	-
6	Policy Coverage	<p>There are two Sections in the Policy.</p> <p>Section I - provides coverage for the property lost, damaged or destroyed by any cause, other than those specifically excluded in the Policy, necessitating replacement or repair. The Policy will pay or make good all such loss or damage up to an amount not exceeding the sum specified in respect of each of the items and not exceeding in the whole the Total Sum Insured.</p> <p>Section II - provides coverage towards:</p> <p>a) legal liability for accidental loss or damage caused to property of other persons</p> <p>b) legal liability for fatal or non-fatal injury to any persons other than the Insured's own employees or workmen or employees of the owner of the works or premises due to construction of any property. The</p> <p>Policy also provides for payment of:</p> <ul style="list-style-type: none"> <li>• All cost and or expenses of litigation recovered by any claimant from the Insured.</li> <li>• All cost or expenses incurred by Insured with the written consent of the company.</li> </ul>	-
7	Add-on Cover	Add-ons as per policy schedule	-
8	Loss Participation	As Per deductible given in Policy Schedule	-
9	Exclusions	<p>The Company will not be liable under the Policy in respect of loss or damage due to</p> <ul style="list-style-type: none"> <li>• excess as stated in the Policy Schedule.</li> <li>• loss discovered only at the time of taking an inventory.</li> <li>• normal wear and tear, gradual deterioration due to atmospheric conditions.</li> </ul>	General Exclusions Section

		<ul style="list-style-type: none"><li>• loss or damage due to faulty design, workmanship.</li><li>• the cost of replacement, repair or rectification of defective material and/or</li><li>• the cost necessary for rectification or correction of any error during construction.</li><li>• loss of or damage to files, drawings, accounts, bills, currency, stamps, deeds, notes, securities, cheques etc.</li><li>• any damage or penalties on account of the Insured's non-fulfillment of the terms of delivery or completion under his Contract of construction or of any obligations assumed there under or lack of performance;</li><li>• loss or damage to vehicles licensed for general road use or water borne vessels etc</li><li>• Liability consequent upon -<ul style="list-style-type: none"><li>○ bodily injury to or illness of employees or workmen of the Contractor(s) or the Principal(s) or any other firm connected with the project</li><li>○ Loss of or damage to property belonging to or held in care custody or control of the Contractor(s), the Principal(s) or any other firm</li><li>○ connected with the project</li><li>○ any accident caused by vehicles licensed for general road use or by waterborne vessels or aircraft;</li></ul></li><li>• any agreement by the Insured to pay any sum by way of indemnity.<ul style="list-style-type: none"><li>○ War and War like operations, Nuclear perils.</li><li>○ Wilful act or gross negligence, existing defect</li><li>○ Cessation of work whether total or partial.</li></ul></li></ul>							
10	Special Conditions and Warranties	As mentioned in policy schedule	-						
11	Admissibility of Claim	<p><b>Admissibility/Denial:</b> ·</p> <ul style="list-style-type: none"><li>• 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.</li><li>• Surveyor will verify the document and assess the loss as per policy term / condition and coverage mentioned in the policy.</li><li>• 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.</li></ul> <p>The Claim will be settled as per below working: -</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</td><td>-</td></tr></table>	Description	Amount	Gross Loss	-	Less betterment factor / any adjustment	-	-
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12	Policy Servicing - Claim Intimation and Processing	<p>1. Customers will be encouraged to report losses to the Call Centre.</p> <p>2. Customers may notify a claim using one of the following communication channels:</p> <p>3. Toll Free No:1800 22 1111 / 1800 102 1111. (24/7)</p> <p>4. Email notification to central email address: <a href="mailto:customer.care@sbigeneral.in">customer.care@sbigeneral.in</a></p> <p>5. By submitting the information in the Claim intimation Template given below at any SBIGIC Branch</p> <ul style="list-style-type: none"><li>○ Policy Number</li><li>○ Date Of loss</li><li>○ Estimated loss</li><li>○ Loss Description</li><li>○ Contact person at Loss Site.</li><li>○ Via the website <a href="http://www.sbigeneral.in">www.sbigeneral.in</a></li></ul> <p>6.Turn Around Time (TAT) for claims settlement where Surveyor is appointed:</p> <ul style="list-style-type: none"><li>● Submission of survey report: within 15 days of appointment.</li><li>● Settlement of claim: Within a period of 7 days from the Intimation of claim or receipt of the final survey report.</li></ul> <p>Escalation Matrix:</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><a href="mailto:customer.care@sbigeneral.in">customer.care@sbigeneral.in</a></td></tr><tr><td>All Zone</td><td>Second Level</td><td><a href="mailto:gro@sbigeneral.in">gro@sbigeneral.in</a></td></tr></table>	Zone	Escalation Level	Email ID	All Zone	First Level	<a href="mailto:customer.care@sbigeneral.in">customer.care@sbigeneral.in</a>	All Zone	Second Level	<a href="mailto:gro@sbigeneral.in">gro@sbigeneral.in</a>								
Zone	Escalation Level	Email ID																	
All Zone	First Level	<a href="mailto:customer.care@sbigeneral.in">customer.care@sbigeneral.in</a>																	
All Zone	Second Level	<a href="mailto:gro@sbigeneral.in">gro@sbigeneral.in</a>																	
13	Grievance Redressal and Policyholders Protection	<p>In accordance with PPHI Regulations, the Company has adopted Grievance Redressal Policy, where in the Grievance Redressal Procedure, details of GRO, Ombudsman details and link to Bima Bharosa Portal is displayed,</p> <p><b>Stage 1</b> If you are dissatisfied with the resolution provided above or for lack of response, you may write to <a href="mailto:head.customercare@sbigeneral.in">head.customercare@sbigeneral.in</a> We will look into the matter and decide the same expeditiously within 14 days from the date of receipt of your complaint.</p> <p><b>Stage 2</b></p>																	

		<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: <a href="mailto:gro@sbigeneral.in">gro@sbigeneral.in</a> 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  <a href="https://content.sbigeneral.in/uploads/0449cac1bcd144bbb160d3f6b714fbbd.pdf/">https://content.sbigeneral.in/uploads/0449cac1bcd144bbb160d3f6b714fbbd.pdf/</a></p> <p><b>Stage 3</b>          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 given below link:  <a href="https://bimabharosa.irdai.gov.in/Home/Home">https://bimabharosa.irdai.gov.in/Home/Home</a></p> <p><b>Stage 4</b>          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 <a href="https://www.cioins.co.in/Ombudsman">https://www.cioins.co.in/Ombudsman</a>.</p>	
14	Obligations of prospective Policyholder / Customer	<ul style="list-style-type: none"> <li>To disclose all material information at time of filing the proposal form.</li> <li>In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the insurer immediately.</li> <li>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.</li> </ul>	-

**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.