



SURAKSHA AUR BHAROSA DONO

**SBI GENERAL**  
**BHARAT GRIHA RAKSHA**  
Secure Your Home



## SBI General Bharat Griha Raksha

Your Home is the place where you feel the most secured and happy. You want to protect your home from any kind of threat to safeguard your happiness.

SBI General **Bharat Griha Raksha** is a comprehensive offering that protects your home and its contents.

### Who Can Buy The Policy?

You can purchase the Home Building Cover if you own the building. You can also purchase Home Contents cover for the contents of your if you are a tenant or an owner.

### What Are The Key Benefits Of This Policy?



#### Home Building Cover



Auto escalation of Sum Insured



Home Contents Cover



Optional cover -  
Cover for Valuable  
Contents on Agreed Value Basis



Optional cover -  
Personal Accident



Protection from Fire and  
Special Perils



Protection from theft within  
7 days of fire or special perils





Add-on cover -  
Accidental Damage Cover -  
General Contents






Add-on cover -  
Temporary Resettlement  
Expenses

## Optional Cover Personal Accident

### What Does The Policy Cover?

Cover	Details
 Home Building Cover and Home Contents Cover	<p>Fittings and fixtures are included in the Home cover. Additional structures like garages, domestic outhouses for residence, compound walls, fences, gates, retaining walls and internal roads, parking space, water tanks for residence, parking space, are also covered. Articles or things of personal, non-commercial use located inside Your home are covered under Contents</p> <ul style="list-style-type: none"> <li>▶ Fire</li> <li>▶ Explosion or Implosion</li> <li>▶ Lightning</li> <li>▶ Earthquake, volcanic eruption, or other convulsions of nature</li> <li>▶ Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation</li> <li>▶ Subsidence, Landslide, Rockslide</li> <li>▶ Bush Fire, Forest Fire, Jungle Fire</li> <li>▶ Impact damage of any kind</li> <li>▶ Missile testing operations</li> <li>▶ Riot, Strikes, Malicious Damages</li> <li>▶ Acts of terrorism</li> <li>▶ Bursting or overflowing of water tanks, apparatus and pipes</li> <li>▶ Leakage from automatic sprinkler installations</li> <li>▶ Theft within 7 days from the occurrence of and proximately caused by any of the above Insured Events.</li> </ul> <p><b>In-built Covers:</b></p> <ol style="list-style-type: none"> <li>a. Upto 5% of the claim amount for reasonable fees of architect, surveyor, consulting engineer.</li> <li>b. Upto 2% of the claim amount for reasonable costs of removing debris from the site.</li> <li>c. Loss of Rent and Rent for Alternative-Accommodation while the Home Building is not fit for living because of physical loss arising out of an Insured Event.</li> </ol>
 Optional Cover - Cover for Valuable Contents on Agreed Value Basis	<p>Valuable contents of Your Home such as jewellery, silverware, paintings, works of art etc. can be covered under this optional cover. A value of these contents may be agreed between You and Us on the basis of valuation certificate submitted by You and accepted by Us.</p>

Cover	Details
 Optional Cover - Personal Accident	If the insured peril causing damage to Your Home Building and/or Contents also results in the death of either You or Your spouse, We will pay compensation of ₹ 5 Lakh per person.
 Add-on Cover - Accidental Damage Cover – General Contents	<ul style="list-style-type: none"> <li>▶ Loss or damage to contents by sudden and unexpected events is covered.</li> <li>▶ Wear and tear, latent defects are some of the exclusions.</li> </ul>
 Add-on Cover - Temporary Resettlement Expenses	Cost incurred for lease or rent of contents, cost of transit of balance contents to alternative premises and registration/brokerage charges are covered in the event of damage to building/contents.

## Flexible Tenure Up To 10 Years

### What Is The Policy Tenure?

Policies are for 1 or more years, upto a maximum of 10 years

### Can I Make Changes During The Policy?

You can choose to make changes to the covers of this Policy if permitted. You must make a proposal or request for any change. It will be effective only after We have accepted Your proposal, and You have paid the additional premium if applicable

## Fast, Fair and Transparent Claim Process

### 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?



1800 22 1111 / 1800 102 1111



"CLAIM" to 561612



customer.care@sbigeneral.in



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.*

# The Simplest Yet Most Comprehensive Cover

## What Is Not Covered In The Policy?

We do not cover losses and expenses for any loss or damage or destruction of the Insured Property that is directly or indirectly caused by:

1. Your deliberate, willful 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
  - i. the pollution or contamination itself has resulted from an Insured Event, or
  - ii. an Insured Event itself results from pollution or contamination.
5. 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 lost, damaged or destroyed.
6. Loss or damage to bullion or unset precious stones, manuscripts, plans, drawings, securities, obligations on documents of any kind, coins or paper money, cheques, vehicles, and explosive substances, unless otherwise expressly stated in the policy.
7. Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable event.
8. Loss or damage to any Insured Property removed from Your Home to any other place.

9. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.
10. Any reduction in market value of any Insured Property after its repair or reinstatement.
11. Any addition, extension, or alteration to any structure of Your Home Building that increases its Carpet Area by more than 10% of the Carpet Area existing at the Commencement Date or later renewal of this Policy, unless You have paid additional premium and such addition, extension or alteration is added by Endorsement.
12. Costs, fees onses for preparing any claim.



*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.*

## Prohibition of Rebates

Section 41 in The Insurance Act, 1938 as amended by Insurance Law (Amendment) Act, 2015:

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.
2. Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to ₹10 lakhs.

For More Details Contact



**SURAKSHA AUR BHAROSA DONO**

**SBI General Insurance Company Limited**

**Corporate & Registered Office:**

Fulcrum Building, 9th Floor, A & B Wing,  
Sahar Road, Andheri (East), Mumbai - 400099

SBI General Insurance Company Limited | Corporate & Registered Office: Fulcrum Building, 9th Floor, A & B Wing, Sahar Road, Andheri (East), Mumbai - 400099. | The information in the advertisement is indicative in nature. For more details on the risk factor, terms and conditions, please refer to the Sales Brochure and Policy Wordings carefully before concluding a sale. | For SBI General Insurance Company Limited | IRDAI Reg. No. 144 dated 15/12/2009 | CIN: U66000MH2009PLC190546 | SBI Logo displayed belongs to State Bank of India and used by SBI General Insurance Company Limited under license. | Add on: SBI General Bharat Griha Raksha - Policy Accidental Damage Cover – General Contents UIN : IRDAN144RP0032V01202021/A0018V01202122, SBI General Bharat Griha Raksha - Policy Temporary Resettlement Expenses UIN: IRDAN144RP0032V01202021/A0019V01202122 | SBI General Bharat Griha Raksha - Policy, UIN Number: IRDAN144RP0032V01202021 | Advertisement Number : ADBRO/FEB/21-22/4383.

Contact Us

 **1800 102 1111**  **www.sbgeneral.in**