

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	Griha Raksha Plus	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN144RP0014V01202223	
3	Structure	Basis of Sum/Limit Insured: Indemnity	-
4	Interests Insured	Property insured is Home Building and Contents	-
5	Sum Insured	As specified in policy schedule.	-
6	Policy Coverage	<p>This policy provides coverage to Home Building Cover & Home Contents Cover from below mentioned perils:</p> <ol style="list-style-type: none"> 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(Coverage as per Terrorism Clause attached) 12. Bursting / Overflowing of water tanks, apparatus 13. Leakage from automatic sprinkler installation 14. Theft within 7 days of occurrence <p>For complete details on coverages, please refer Policy Wordings.</p>	<p>Clause C</p> <p>Clause D</p>
7	Add on Cover	As specified in policy schedule.	-
8	Loss Participation	As specified in policy schedule.	-
9	Exclusions	<p>We are not liable to pay any claim to You under this Policy arising directly or indirectly from the following: (The list is indicative and not exhaustive)</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. 	Clause F

		<p>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.</p> <p>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.</p> <p>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.</p> <p>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 so lost, damaged or destroyed.</p> <p>6. Loss or damage to bullion or unset precious stones, manuscripts, plans, drawings, securities, obligations or documents of any kind, coins or paper money, cheques, vehicles, and explosive substances unless otherwise expressly stated in the policy.</p> <p>7. Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable event.</p> <p>8. Loss or damage to any Insured Property removed from Your Home to any other place.</p> <p>9. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.</p> <p>10. Any reduction in market value of any Insured Property after its repair or reinstatement.</p> <p>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 on the date of renewal of this Policy, unless You have paid additional premium and such addition, extension or alteration is added by Endorsement.</p> <p>12. Costs, fees, or expenses for preparing any claim.</p> <p>13. In case of building under construction, any loss to the construction material or apparatus lying near building and has not become part of the erected structure stands excluded.</p> <p>For complete details, refer Policy Wordings</p>	
10	Special Conditions and Warranties	As specified in policy schedule.	
11	Admissibility of Claim	Admissibility/Denial:	

		<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><th>Description</th><th>Amount(INR)a</th></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><tr><td>Less: Franchise / Excess (if applicable)</td><td>-</td></tr><tr><td>Sub Total</td><td>-</td></tr><tr><td>Less: Reinstatement premium (if applicable)</td><td>-</td></tr><tr><td>Amount Payable</td><td>-</td></tr></table> <p>The claims settlement will be as per the Terms and Conditions applicable under the Policy</p>	Description	Amount(INR)a	Gross Loss	-	Less: Betterment factor / any adjustment (if applicable)	-	Less: Depreciation (if applicable)	-	Less: Salvage (if applicable)	-	Less: Under Insurance (if applicable)	-	Less: Franchise / Excess (if applicable)	-	Sub Total	-	Less: Reinstatement premium (if applicable)	-	Amount Payable	-	
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12	Policy Servicing - Claim Intimation and Processing	<p>For Policy/Claims Servicing, reach out to us at:</p> <ol style="list-style-type: none">Toll Free No:1800 22 1111 / 1800 102 1111. (24/7)Email Id: customer.care@sbigeneral.inDetails of designated company officialsPolicy NumberDate Of lossEstimated lossLoss DescriptionContact person at Loss Site.Via the websiteReimbursement Process as mentioned below<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.	-																				

		<ul style="list-style-type: none">• Submission of Documents to surveyor/ investigator/ insurance company.• The surveyor will submit his report to the insurance company.• Offer for Settlement.• Claim remittance. <p>11. 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>12. Refer below to the Escalation Matrix when TAT is not satisfied:</p> <table><tr><th>Zone</th><th>Escalation Level</th><th>Email ID</th></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	
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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 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 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</p>	Clause K									

		Register your complaint with IRDAI on the below given link https://bimabharosa.irdai.gov.in/Home/Home <ul style="list-style-type: none"> • 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 prospective Policyholder	<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.