

## SBI General Praktitik Suraksha Bima

### Policy Wordings

#### 1. Preamble

SBI General Insurance (hereinafter called the “**Company**”) will provide insurance cover to the Person/Person(s) (hereinafter called the “**Insured**”) based on the Proposal made and agreed premium paid, for the **Policy Period** stated in the **Schedule** or during any further period for which the **Company** may accept payment for the renewal or extension of this **Policy**, subject always to the following terms, conditions, exclusions, and limitations and the **Schedule**. This **Policy** records the agreement between the **Company** and the **Insured** and sets out the terms of insurance and obligations of each party.

#### 2. Definitions

The words or expressions defined below have specific meanings ascribed to them wherever they appear in this **Policy**. For purposes of this **Policy**, please note that references to the singular or masculine include references to the plural or to the female.

- 1. Automated Weather Stations (AWS)** consists of sensors which captures weather parameters such as temperature, relative humidity, wind speed and direction, rainfall, solar radiation etc.
- 2. Cover Period/Policy Period** The period starting on the risk start date specified in the Policy Schedule/Certificate of Insurance and ending on the risk end date specified in the Policy Schedule/Certificate of Insurance or date of cancellation whichever is earlier.
- 3. Complaint or Grievance** means written expression (includes communication in the form of electronic mail or other electronic scripts) of dissatisfaction by a complainant with respect to solicitation or sale of an insurance policy or related services by insurer and /or by distribution channel.
- 4. Concerned agency** means any specified Government/Private/International agency that is directly related to the subject matter.
- 5. Cover Definition** means the occurrence of an insured peril in the insurance Unit with a severity leading to a payout trigger as specified in the Term Sheet
- 6. Data Source** Source of weather parameter/remote sensing indices /other specific data for which coverage is sought.
- 7. Observed Index** shall mean the observed value of the Index against the parameter covered in the Policy, which observed value will be used for determining the claims amount, during the policy/cover period.
- 8. Exit** shall mean the Observed Index level at which the Insured becomes eligible for full Sum Insured under the policy/cover period as defined in the term sheet.

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9. **Geographic Location/Risk Location** means the area within a distinct revenue unit such as Village, Gram Panchayat, Ward, Block, Tehsil, or Taluka etc identifiable by a name, pincode, or latitude-longitude coordinates which is exposed to risk for which cover is sought
10. **Group** means any association of persons/ entities who assemble together with a commonality of purpose or engaging in a common economic activity like employees of a specific company. Non-employer-employee groups not limited to employee associations, holders of credit cards issued by a specific company, customers of a particular business where Insurance is offered as an add on benefit, borrowers of a bank, professional associations or societies etc may also be treated as a group.
11. **Hours Clause Period** means the specified time period (in hours/days) after an event defined in Cover definition during which the severity of the covered peril does not exceed the payout trigger value, determining the end of the event defined in Cover definition. This clause separates multiple events defined in Cover definition of the same peril within one insurance unit during the Cover Period.
12. **Gridded Weather Data** is two-dimensional weather data representing an atmospheric or oceanic parameter along an evenly spaced matrix.
13. **Indian Meteorological Department (IMD)** means the India Meteorological Department is an agency of the Ministry of Earth Sciences of the Government of India. It is the principal agency responsible for meteorological observations, weather forecasting and seismology.
14. **Insurance Unit** means risk area falls within the specified geographic unit. If an insurance unit is eligible for a claim, all insured in the insurance unit will be eligible for claims
15. **IOT device or Internet of Things Device** means devices are pieces of hardware, such as sensors, actuators, gadgets, appliances, or machines, that are programmed for certain applications and can transmit data over the internet or other networks.
16. **Maximum Temperature** shall mean the highest temperature (° C) recorded for a day as per weather data.
17. **Mean/Average Temperature** is the average of the maximum and minimum temperatures recorded on a given day as per weather data.
18. **Minimum Temperature** shall mean the lowest temperature (° C) recorded for a day as per weather data.
19. **Observed Index** shall mean the observed value of the Index against the parameter covered in the Policy, which observed value will be used for determining the claims amount, during the policy/cover period
20. **Proposal form** means a form to be filled in by the prospect in physical or electronic form, for furnishing the information including material information, if any, as required by the insurer in respect of a risk, in order to enable the insurer to take informed decision in the context of underwriting the risk, and in the event of acceptance of the risk, to determine the rates, advantages, terms and conditions of the cover to be granted.

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21. **Rainfall** shall mean the hourly/ daily/aggregate for the risk period/consecutive days cumulative rainfall mm / cm) recorded as per weather data.
22. **Reference Period** shall be the period for which the insurance shall be in force for a weather parameter/remote sensing indices/other specific parameter for which coverage is sought
23. **Relative humidity** is the amount of water vapor present in the atmosphere expressed as the percentage of maximum that could be present at the same temperature.
24. **Remote Sensing Indices** are Indices obtained from remote sensing-based canopies from Satellite, unmanned aerial vehicles , IOT devices etc. are quite simple and effective algorithms for quantitative and qualitative evaluations of climatic dynamics that impact the agriculture and allied sector
25. **Solar irradiance** is the power per unit area (surface power density) received from the Sun in the form of electromagnetic radiation in the wavelength range of the measuring instrument.
26. **Sum Insured** will be decided individually for each policyholder at the time of issuing the policy based on the economic values of the risk covered which will be arrived at using factors such as input cost, production cost, probable maximum loss, consequential losses etc
27. **Sunshine Hour** means the number of hours of bright sun shines per day as measured as per weather data.
28. **Term sheet** is a document containing the terms of insurance including but not limited to details of risk insured, sum insured, geographical location, Insurance Unit, source of Index data to be used for claim calculation, coverage details- cover definition, coverage period, trigger on insured Index data, sum payable on breach of these triggers and premium rate and any other additional disclosures, is shared by the insurer to the proposer. The term sheet shall deem to be an integral part of the policy.
29. **Trigger or Strike** Triggers/Strike are set on the cover definition based on weather parameters/Remote Sensing indices/ natural calamities/IOT based parameter and are specified on the term sheet. On deviation (positive or negative, as the case may be) of these triggers, a sum become payable.
30. **Wind Speed** shall mean the average wind speed for a day (km / hour or miles/ hour) recorded as per weather data

### 3. Scope of Cover

The policy shall provide coverage against economic activities impacted by extreme climatic conditions and natural calamities, including but not limited to:

- Agriculture and Allied Sector
- Disaster Management
- Energy

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- Business Interruption
- Infrastructure Projects
- Supply Chain and Logistics
- Any other activity prone to risk of climatic conditions or natural calamities

The cover will be based on the below parameters:

- **Weather Parameters**, not limited to
  - Rainfall
  - Temperature
  - Sunshine hours/Solar Irradiance
  - Relative humidity
  - Wind speed
  - Surface Pressure
- **Remote Sensing indices**, not limited to
  - Normalized difference vegetation index (NDVI)
  - Normalized difference water index (NDWI)
  - Land surface water index (LSWI)
  - Fraction of absorbed photosynthetically active radiation (FAPAR)
  - Soil Adjusted Vegetation Index (SAVI)
  - Leaf Area Index (LAI)
  - Microwave Backscatter
  - Soil Moisture Content Index
  - Standard Precipitation Index
  - Red and Short-Wave Infrared (RSWIR)
  - .
- **Occurrence of natural calamities mentioned below**, not limited to measured through data from sources like the National Center for Seismology, Indian Meteorological Department, Central Water Commission, ISRO, NASA, US Geological Survey, Joint Typhoon Warning Center, Japan Meteorological Agency, etc, or notifications by relevant disaster management authorities  
The following natural calamities are covered but not limited to
  - Flood
  - Drought
  - Cyclone
  - Earthquake
  - Thunderstorm
- **IOT device Based cover:** IoT (Internet of Things) devices can capture various parameters in real-time, which are critical for assessing risks and providing effective insurance coverage. The parameters include
  - **Weather-Related Parameters**
    - Temperature
    - Humidity
    - Rainfall
    - Wind Speed and Direction

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- Solar Irradiance
- Barometric Pressure
- Soil Moisture
- Soil Temperature
- Environmental Parameters
  - Air Quality
  - Water Quality
- Agricultural Parameters
  - Leaf Wetness
  - Crop Growth
  - Chlorophyll Content
  - Evapotranspiration
- Structural and Infrastructure Parameters
  - Vibration
  - Displacement
  - Strain and Stress
  - Corrosion
- Disaster-Related Parameters
  - Flood Levels
  - Seismic Activity
  - Landslide Monitoring
  - Tsunami Detection
- Energy Parameters
  - Energy Consumption
  - Energy Production
- Any additional IoT device-based parameter that may be relevant for a particular risk and can be measured efficiently, may also be considered and shall be explicitly specified in the term sheet/ Policy Schedule/Certificate of Insurance

Single cover or a combination of the covers would be offered to the policyholder to ensure adequate risk coverage

#### 4. Standard Exclusions

1. Losses arising out of war, invasion, act of foreign enemies, hostilities or war-like operations, rebellion, revolution, insurrection, military or usurped power or civil commotion or loot or pillage in connection herewith.
2. Consequential loss of any kind or description.
3. Any weather/satellite parameter and/or natural calamity or any other parameter not specifically covered under the policy
4. Direct or consequential loss due to nuclear weapons material, ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
5. Losses arising due to any other reasons which are not specifically included in the policy
6. Any loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from, happening through, and arising out of or in connection with any act of terrorism, regardless of any other cause contributing concurrently or in any other sequence to the loss, damage, cost or expense. For the purpose of this exclusion, terrorism means an act or threat of violence or an act harmful to human life, tangible or intangible property or infrastructure with the intention or effect of influencing any government or of putting the public or any section of the public in fear. In any action, suit or other proceedings where the Insurer alleges that by

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reason of this definition a loss, damage, cost or expense is not covered by this Agreement, the burden of proving that such loss, damage, cost or expense is covered shall be upon the Insured.

### 5. General Conditions

It is hereby expressly stipulated and made clear that due observance and fulfilment of the terms, conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by the Policyholder shall be a condition precedent to any liability of the **Company** to make any payment under this Policy.

1. The geographical Location of this Policy is within the territorial limits of India. The provisions of this Policy shall be governed by the laws of India and subject to the exclusive jurisdiction of Courts within India. Any dispute arising out of the policy shall be first settled amicably by the parties within 30 days from the date such dispute arises.
2. Low Claim Bonus will be granted to the Policyholder at the end of the Policy Period on account of policy performance, as specifically mentioned in the Term Sheet/Policy Schedule/Certificate of Insurance.
3. During the period of this policy, the policyholder shall possess all rights with regard to the risk being insured as specified by the policyholder in the schedule to the policy. The policyholder shall provide to the **Company** such title deeds and other documents as may be required by the **Company** for verification of their interest over the insured risk. The due observance and fulfillment of the above shall be a condition precedent for settlement of any claim under this policy.
4. The Policy, the Schedule, the proposal form, endorsements, and any memorandum shall constitute the complete contract of insurance. No change or alteration in this Policy shall be valid or effective unless approved in writing by the **Company** and which shall be evidenced by an endorsement on the Policy.
5. The policy and the schedule shall be read together and any word or expression to which a specific meaning has been attached in any part of this policy or of the schedule shall bear the same meaning wherever it may appear. The due observance and fulfillment of the terms, conditions, and endorsement of this policy in so far as they relate to anything to be done or complied with by the policyholder, shall be a condition precedent to any liability of the **Company** to make any payment under this policy.
6. **Transfer of Interest** - Prior approval from the **Company** shall be sought in writing then after approval from the **Company** only policy may be transferred to the new owner. Transfer fee of 0.5% of the sum insured or Rs. 500 whichever is lower will be paid by policyholder to the **Company**
7. Where Proposal Forms are not received, and where information obtained from the Policyholder whether communication in the form of electronic mail or other electronic scripts or otherwise is captured in the Policy document, the Policyholder shall point out in writing to the **Company**, discrepancies, if any, in the information contained in the Policy document within 15 days from Policy issue date after which information contained in the Policy shall be deemed to have been accepted as correct.
8. Every notice and communication to the **Company** required by this Policy shall be in writing or in electronic form to the **Company** and unless otherwise required by the **Company** under the policy, must be duly delivered at the address/email ID mentioned in the Schedule to the Policy.

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9. If it is found at any stage that the policy has been purchased by the policyholder with an intent of fraud or by committing fraud, the policyholder or anyone acting on their behalf has misrepresented and/or suppressed the facts shown - then the insurer would be entitled and well within its rights to:
  - Terminate the contract based on suppression of material facts, fraudulent intent if any such information comes to light within the policy period. Premium amount will be forfeited in this case.
  - Instantly reject/ repudiate any claim made under this policy
  - Recover claims, if any, paid under the said policy
10. The benefit under this Policy is forfeited if a claim is in any respect fraudulent or if any fraudulent means or devices are used by the Policyholder.
11. Any special provisions subject to which this policy has been entered into and endorsed in the policy or in any separate instrument shall be deemed to be part of this policy and shall have effect accordingly.
12. It is also hereby further expressly agreed and declared that notwithstanding anything mentioned in any of the policy and related document, the **Company** shall not be liable to the Policyholder for any claim hereunder after 12 months from the date of occurrence of claim event. It is clarified that the claim within 12 months shall be settled in accordance with the terms and conditions of the policy.
13. **Cancellation and Termination of Policy**  
 You/the Insured Person may also cancel this policy by giving 30 days' advance notice for annual policies and 15 days advance notice for Short term policy in writing to us, for the cancellation of this Policy, the **Company** will then allow a refund after retaining the premium based on the following Short Period scale.

Policy Period	Refund
Less than equal to 25% of total risk period	50% of Premium
Greater than 25% and less than equal to 50% of total risk period	25% of Premium
Greater than 50% of total risk period	Nil

**Terms & Conditions:**

1. Refund is not applicable in policy if the Claim has been paid while the policy is in force.

**Cancellation by Us:**

We will cancel the policy with 7 days' notice period only on grounds of established fraud and in such case no refund shall be made to You.

14. Any and all notices and declarations for the attention of the **Company** shall be submitted in writing and shall be sent to the address specified in the schedule.
15. **Agreed Bank Clause** : For policies where the Master Policyholder is the financier for borrowers insured under the policy:
  - (i) When any amount becomes payable under this policy, the **Company** may pay it to the master policyholder. Additionally, if the claim amount exceeds the loan dues owed by the individual beneficiary to the policyholder, the excess amount shall be paid to the individual beneficiary by the Master Policy Holder.

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- (ii) The receipts from the policyholder shall serve as a complete discharge of the Company's obligations and shall be binding on all parties insured under this policy.
16. **Right to inspect:** If required by the Company, an agent/representative of the Company including a loss assessor or a surveyor appointed in that behalf shall in case of any loss or any circumstances that have given rise to the claim to the Insured be permitted at all reasonable times to examine into the circumstances of such loss. The Insured shall on being required so to do by the Company produce all books of accounts, receipts, documents relating to or containing entries relating to the loss or such circumstance in his possession and furnish copies of or extracts from such of them as may be required by the Company so far as they relate to such claims or will in any way assist the Company to ascertain in the correctness thereof or the liability of the Company under the Policy.
17. **Disclaimer Clause:** Claims under this policy will be processed based on data collected from independent sources such as weather stations/Remote Sensing Indices/ natural calamities. However, the **Company** may request additional information from the insured as needed to process the claim.  
The **Company** will not be liable for any loss or damage if the insured fails to provide the necessary documents or details within 12 months from the date the claim is due, unless the claim is subject to pending action or arbitration.  
If a claim is rejected and no court action or suit is initiated within twelve months of the rejection, or if arbitration occurs, within twelve months of the Arbitrator's or Arbitrators' award, all benefits under this policy will be forfeited.
18. **Backup data or Substitution of Missing Data:** In the event of Missing Data in respect of the reference data for particular day(s), the Missing Data for such day(s) will be substituted by the reference data of the Alternate data sources for the same calendar day(s) as defined in the term sheet.
19. Any adjustment, settlement, compromise, or reference to arbitration regarding any dispute between the **Company** and the insured or any of them under or in connection with this policy, if made by the policyholder, shall be valid and binding on all insured parties. However, this does not impair the policyholder's right to recover the full amount of any claim it may have on other insured parties under this policy.
20. "The parties to the contract may mutually agree and enter into a separate Arbitration Agreement to settle any and all disputes in relation to this policy. Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996."
21. The applicable Jurisdiction under this **Policy** shall be India. All claims under this **Policy** shall be settled in Indian Rupees only.
22. The **Company** shall not be bound to issue any renewal notice or to accept renewal premium thereunder. Unless renewed as herein provided, this **Policy** shall terminate at the expiration of the period for which premium has been paid.
23. The **Company** will offer to settle the claim under this **Policy** within 30 days from the date of receipt of all necessary Data/Documents required for assessing the claim. In the event that the **Company** decides to reject a claim made under this **Policy**, the **Company** shall do so within a period of 30 days from the date of receipt of all necessary documents. Claims processing and settlement will be as per Protection of Policy Holder's Interest, Regulation 2002. In the event the claim is not settled within 30 days as stipulated above, the insurer shall be liable to pay interest at a rate, which

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is 2% above the bank rate from the date of receipt of last relevant and necessary document from the **insured**/claimant by insurer till the date of actual payment.

## 6. Loss Assessment Process

Extraction/ procurement of daily/defined interval from data sources maintained by the specified Government/Private/International agencies will be carried out by THE **Company** as specified in the termsheet.

To calculate the admissible claims, reference index data from the data source(s) as specified in the policy term sheet shall be referred to. In cases of commercial data sources ,the **Company** will take an undertaking from data provider, conforming the standards and norms of installation and maintenance of sources of data.

The policyholder is not required to submit claim form as the process of payment of claims is automated, based on the data received from the sources mentioned above. Only the term sheet containing the trigger parameters and sums payable on breach of such trigger parameters shall form the basis of computation of claims payable to the policyholder (and not on the basis of actual loss suffered and shall be deemed to be an integral part of the policy.

It is clarified by the insurer that other than the term sheet and the source data the cover period, no other document shall be relevant for the purpose of computation of claims.

## 7. Claim Documentation, If required

At the time of settlement of claims the policyholder may be required to furnish one or more of the following documents to the **Company**:

- Declaration of loss (if applicable)
- Document proving insurable interest
- Photocopy of current year policy or COI
- Copy of Identity Proof submitted at the time of proposal
- Proof of premium paid (Acknowledgement slip)
- Original cancelled cheque with payee name printed on the cheque is required. If name of payee is not printed on the cheque, please attach copy of the first page of bank passbook
- Any other relevant document as requested by the Insurer.

The above list is indicative in nature, the Company at its discretion may relax or ask for more documents to assess the loss.

## 8. Claim Payment

When the documentation is complete, claim shall be processed for payment. Claim payment shall be by online fund transfer. Claim payment shall be made within 30 days of risk end date or of receiving the weather/other data, whichever is later.

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## **9. Grievance Redressal Procedure**

If you may have a grievance that requires to be redressed, you may contact the us with the details of the grievance through,

### **Stage 1**

If you are dissatisfied with the resolution provided above or for lack of response, you may write to [head.customercare@sbigeneral.in](mailto: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.

**For Senior Citizens:** Senior Citizens can reach us at [seniorcitizengrievances@sbigeneral.in](mailto:seniorcitizengrievances@sbigeneral.in).

### **Stage 2**

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](mailto:gro@sbigeneral.in) or contact at **022-45138021**.

**List of Grievance Redressal Officers at Branch:** Our branch Grievance Redressal Officer's list is available at the link:

<https://content.sbigeneral.in/uploads/0449cac1bcd144bbb160d3f6b714fbbd.pdf/>

### **Stage 3**

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>

### **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>

You may approach the nearest Insurance Ombudsman for resolution of the grievance. Please refer the Annexure I for more information on ombudsman offices & contact information.

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📍 Registered and Corporate Office: 9th Floor, Wing A& B, Fulcrum, Sahar Road, Andheri (East), Mumbai – 400 099 |CIN: U66000MH2009PLC190546 | 📞 Toll free: 18001021111 | 📧 [customer.care@sbigeneral.in](mailto:customer.care@sbigeneral.in) | 🌐 [www.sbigeneral.in](http://www.sbigeneral.in) | SBI Logo displayed belongs to State Bank of India and used by SBI General Insurance Company Limited under license | SBI General Insurance and SBI are separate legal entities and SBI is working as Corporate Agent of the company for sourcing of insurance products| For more details on the risk factor, terms and conditions, please refer to the Sales Brochure and Policy Wordings carefully before conducting a sale.| | IRDAI Reg No:144|UIN: IRDAN144OPMS0001V01202425  
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