

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	Name of Insurance Product	Electronic Equipment Insurance Policy	
2	Unique Identification Number allotted by IRDAI	IRDAN144RP0009V01200910	
3	Structure	Basis of Sum/Limit Insured: Indemnity	-
4	Interests Insured	<p>All Electronic equipment's like Computers, Medical, Biomedical, Micro- processors; Audio/Visual equipment's including the value of Systems Software may be covered under Electronic Equipment Policy.</p> <p>If the external data media entered in the Schedule inclusive of the information stored thereon, which can be directly processed in EDP systems.</p> <p>As opted and specified in policy schedule.</p>	-
5	Sum Insured	As specified in policy schedule.	-
6	Policy Coverage	<p>The Policy is divided into three sections - Material Damage (Equipment), External Data Media & Increased cost of working.</p> <p>1. Section I – Material Damage: The policy pays for physical loss or damage caused to the equipment's covered under the policy, necessitating repair or replacement, due to any cause, other than those specifically excluded under the Policy.</p> <p>2. Section II – External Data Media: If the external data media and the information stored in such media, which can be directly processed in EDP systems suffers any material damage due to the peril covered under Section 1 of this Policy, the Company will indemnify the Insured for such loss or damage. This cover is applicable while the insured data media are kept on the Premises. Coverage against restoration of data under this Section will be granted only if backup system is available.</p> <p>3. Section III – Increased Cost of Working : The Company will indemnify the Insured for all additional costs which the</p>	Page 2 -Scope of Cover

		Insured incurs to ensure continued data processing on substitute equipment if such costs arise as an unavoidable consequence of an indemnifiable loss or damage to property insured under the Section I of this Policy.	
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 caused by or arising out of or aggravated by –</p> <ul style="list-style-type: none"> a) War, Invasion, Act of foreign Enemy, Hostilities or War Like operations (whether war be declared or not), Civil War, Rebellion Revolution, Insurrection, Mutiny, Civil Commotion, Confiscation, Commandeering a Group of Malicious persons or persons acting on behalf of or in connection with any political organization, requisition or destruction or damage by order of any government de-jure or defacto or any public, municipal or local authority. b) Nuclear Reaction, Nuclear radiation or radioactive contamination. c) Willful act or willful negligence of the Insured or his representative. d) Cessation of work whether total or partial. e) Cost Incurred/time involved in the movement of machinery and/or any other property and/or personnel outside the territorial limits of India other than the cost of delivery of replacements for machinery lost or damaged. f) Derangement of the Insured property not accompanied by damage otherwise covered by this policy. g) Loss of or damage to the property covered under this policy falling under the terms of the Maintenance Agreement. h) Loss destruction or damage directly occasioned by pressure wave caused by aircraft and other aerial devices travelling at Sonic or Supersonic speeds. 	General Exclusions,
10	Special Conditions and Warranties	As defined 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. 	-

		<ul style="list-style-type: none">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</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 Terms and Conditions applicable under the Policy.</p>	Description	Amount	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	-	
Description	Amount																						
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	-																						
12	Policy Servicing - Claim Intimation and Processing	<ol style="list-style-type: none">Customers will be encouraged to report losses to the Call Centre.Customers may notify a claim using one of the following communication channels:<ul style="list-style-type: none">Toll Free No:1800 22 1111 / 1800 102 1111. (24/7)Email notification to central email address: customer.care@sbigeneral.inBy submitting the information in the Claim intimation Template given below at any SBIGIC Branch<ul style="list-style-type: none">Policy NumberDate Of lossEstimated of lossLoss DescriptionContact person at loss Site.Via the website www.sbigeneral.inTurn Around Time (TAT) for claims settlement where Surveyor is appointed:<ul style="list-style-type: none">Submission of survey report: within 15 days of																					

		<p>appointment.</p> <ul style="list-style-type: none">Settlement of claim: Within a period of 7 days from the Intimation of claim or receipt of the final survey report. <p>Escalation Matrix:</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	
Zone	Escalation Level	Email ID										
All Zone	First Level	customer.care@sbigeneral.in										
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, where in the Grievance Redressal Procedure, details of GRO, Ombudsman details and link to Bima Bharosa Portal is displayed,</p> <p>Stage 1</p> <p>If you are dissatisfied with the resolution provided above or for lack of response, you may write to head.customer@sbigeneral.in</p> <p>We will look into the matter and decide the same expeditiously within 14 days from the date of receipt of your complaint.</p> <p>Stage 2</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: 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</p> <p>https://content.sbigeneral.in/uploads/0449cac1bcd144bbb160d3f6b714fbbd.pdf/</p> <p>Stage 3</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 register your complaint with IRDAI on the given below link:</p> <p>https://bimabharosa.irdai.gov.in/Home/Home</p>										

		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 / 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.