SBI general INSURANCE

SURAKSHA AUR BHAROSA DONO

SIMPLE HOME INSURANCE POLICY

Protect Your Dream Home

SBI General's Simple Home Insurance Policy

Your Home is where your heart is. Offering you a sanctuary of peace and happiness, it's the place that is completely yours. Hence, it's important to secure your home from, accidents and unforeseen circumstances.

SBI General's **Simple Home Insurance Policy**, a comprehensive product that protects the home structure, its contents and other related risks.

Who Can Buy The Policy?

Indian householders who are owner/occupants of the flat/apartment/ independent building, can buy this policy. Tenants can also buy it but they can only insure the Contents since they do not own the structure itself.

What Are The Key Benefits Of This Policy?

Fire & Allied Perils (Building and Contents)	Breakdown of Domestic Electrical & Electronic Appliances
Burglary & Theft for home contents	Personal Accident
Public Liability	Loss of Cash Whilst in Transit
Plate Glass	All Risk Cover- Portable equipment, Jewelry & Valuables
Baggage	Key Replacement

Fire and Special Perils Covered

What Does The Policy Cover?

Section	Cover
Fire & Allied Perils (a) Building (b) Contents	• Fire • Explosion or Implosion • Lightning • Earthquake, volcanic eruption, or other convulsions of nature • Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood & Inundation • Subsidence, Landslide, Rockslide • Bush Fire, Forest Fire, Jungle Fire • Impact damage of any kind • Missile testing operations • Riot, Strikes, Malicious Damages • Acts of terrorism • Bursting or overflowing of water tanks, apparatus and pipes • Leakage from automatic sprinkler installations • Theft within 7 days from the occurrence of and proximately caused by any of the above Insured Events. **In-built Covers:** • Upto 5% of the claim amount for reasonable fees of architect, surveyor, consulting engineer; • Upto 2% of the claim amount for reasonable costs of removing debris from the site. • Loss of Rent and Rent for Alternative - Accommodation while the Home Building is not **Optional Cover - Cover for Valuable Contents on Agreed Value Basis:** • Valuable contents of Your Home such as jewellery, silverware, paintings, works of art etc. can be covered underthisoptional cover. A value of these contents may be agreed between You and Us on the basis of valuation certicates submitted by You and accepted by Us. Note - Either opt it under Fire section or under All risks cover section and not both. **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 Note - Either opt it under Fire section or under Personal Accident section and not both.
Burglary & Theft	• Burglary, theft, larceny of contents • Personal money **Optional Add Ons:** Property of domestic help and guests

Key Replacement Covered

Public Liability	▸ Compensation and litigation expenses due to accidental death or Injury, accidental damage to the property to any person other than the insured, the family, and domestic staff ▸ Claims payable by you to your domestic staff under the fatal accidents act 1855, workmen's compensation act 1923, or any amendment thereto or common law subject to the section sum insured
Plate Glass	Accidental loss or Damage to securely fixed plate glass situated in the home
Baggage	▸ Theft or Accidental loss, Damage or destruction of personal baggage accompanying and belonging the Insured and/or Family on a trip undertaken outside of the municipal limits of the village, town, or city ▸ Expenses incurred by Insured and the Family, for contingency purchase due to the above
Breakdown of Domestic Electrical & Electronic Appliances	Repair cost (both parts and labor) of Domestic electrical and electronic appliances due to sudden mechanical and electrical breakdown, including damage by accidental external means to audio and audio visual appliances.
Personal Accident	Accidental Death, Permanent Total/Partial Disablement cover for Self and Family members (including Spouse, children, parents and parent-in- laws) with Worldwide coverage ▸ Minimum entry age - 3 months ▸ Maximum entry age - 65 years **Optional Add Ons:** ▸ Ambulance expenses ▸ Repatriation of mortal remains Note - Either opt it under Fire section or under Personal Accident section and not both.
Loss of Cash whilst in Transit	Loss of money in transit caused by Robbery/ hold up or Theft within in 6 hours of withdrawal of money from Bank/ ATM .
All risk Cover- Portable Equipment, Jewelry & Valuables	All Risk Cover anywhere in the World against the loss/damage/destruction of Portable Equipment, Jewelry & Valuables Note - Either opt it under Fire section or under All rick cover section and not both.
Key Replacement	▸ Reimburses the cost of replacing your locks & keys if your home is broken into ▸ Reimburses the cost of obtaining keys from a locksmith if you are locked out of your home due to the loss or theft of your keys

Complete Peace of Mind, Guaranteed

In-built terrorism	Covers physical loss or damage caused by an act of sabotage/terrorism
Loss of rent / alternative accommodation	We pay the amount of rent you lose or alternative rent you pay while your home building is not fit for living because of physical loss arising out of an insured event
Debris removal	Covers expenses up to 2% of the claim amount for the cost of removing debris from the site
Architect & Surveyors fees	We will pay expenses up to 5 % of the claim amount for reasonable fees of architect, surveyor, consulting engineer

What is the Basis of Valuation of Home and its Contents?

Sum Insured for Residential Building:

Carpet area of the structure in square meters X Rate of Cost of Construction

Contents are valued based on the replacement Value.

Longer-Term Tenure Discount

What Is The Policy Tenure?

Policies are for 1, 2 or maximum of 3 years.

Are There Any Tenure Discounts

A tenure discount will apply on Total Premium as below for 2/3 year Policies:

5% Discount — 2 Years Tenure

7.5% Discount — 3 Years Tenure

Fair, Transparent & Quick 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

SMS "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.

Create Your Own Cover Combination

What Is Not Covered In The Policy?

Section	Exclusions
Fire and Allied Perils	▶ Loss, damage, or destruction to any by over-running, excessive pressure, short-circuiting ▶ Loss of earnings, loss by delay, loss of market, or other consequential or indirect loss or damage of any kind or description whatsoever
Burglary And Theft	▶ We will pay you for the loss and damage caused by burglary or theft including: a) If your domestic staff are directly or indirectly involved or concerned with the attempted burglary, theft, and larceny b) The contents of your home up to the section sum insured

Public Liability	For Accidental death, Bodily Injury/ Injury or Property Damage arising out of or incidental to: ▶ Your occupation or Business, trade or employment, or ▶ Any structural alteration, additions, repairs or decoration to Your Home
Plate Glass	▶ Occurring during the course of removal, alteration or repairs on or about Your Home ▶ Unaccompanied by breakage to glass
Baggage	For loss, Damage or destruction ▶ Due to cracking, scratching or breakage of lens or glass whether part of any equipment or otherwise to any item of a fragile or brittle nature (whether part of item lost, damaged or destroyed or otherwise) unless the loss, Damage or destruction is caused by an Accident involving the mode of transport of such item.
Breakdown Of Domestic Electric & Electronic Appliances	Loss or Damage for which manufacturer or supplier is responsible. ▶ The cost of repair associated with any malfunction for which the manufacturer or supplier of the domestic appliances is responsible.
Personal Accident	▶ Any Pre-existing Disease or Disability arising out of a Pre-existing Diseases or any complication arising therefrom.
Loss Of Cash Whilst In Transit	▶ If You and Your Family have withdrawn money in coins and/or currency notes more than once in a day. ▶ If You and Your Family do not provide Us and the police with an immediate notice of the loss and send to Us a copy of the First Information and/or final report.
All Risk Cover-Portable Equipments, Jewellery & Valuables	Loss of Damage to the property by or due to or arising from ▶ Defective workmanship material or design, wear and tear depreciation, rats, insects, mildew, Fungi, moth, vermin, process of cleaning, washing, repairing, restoring or renovating the action of light or atmospheric condition or any other gradually operating cause. ▶ Manufacturing defects for which the manufacturer is responsible.
Key Replacement	▶ Cost associated with Lost or Stolen keys for a Home other than Your primary Home. ▶ The cost to replace keys to Vehicles that You do not own for personal use.
Common to all	▶ War, invasion, act of foreign enemy, hostilities, war-like situation. ▶ Wilful/self-caused injury/incident caused by you, your family or your domestic help. ▶ Illegal activities. ▶ Ionizing radiation contamination.

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.

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

SBI general INSURANCE

SURAKSHA AUR BHAROSA DONO

SBI General Insurance Company Limited
Corporate & Registered Office:
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Contact Us

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