

At SBI General, our philosophy is to always look for ways to pay valid claims in a fair and timely manner. Our claims service will:

- Provide assistance in emergency situations
- Relieve the stress of a claim by co-ordinating repair and replacement of your assets
- Keep you informed of the progress of your claim
- Provide you with the choice of accessing our preferred local service providers

What's more, our skilled staffs are empowered to act and make decisions, so that your claim is processed as quickly and efficiently as possible. This should help you get back in control as quickly as possible.

About SBI General Insurance:

SBI General Insurance Company Limited is a joint venture between the State Bank of India and Insurance Australia Group (IAG). State Bank of India enjoys the largest banking franchise in India. Along with its 5 Associate Banks, SBI Group has the unrivalled strength of over 19,000 branches across the country, arguably one of the largest in the world.

Insurance Australia Group Limited (IAG) is an international general insurance group, with operations in Australia, New Zealand, the United Kingdom and Asia. IAG's businesses underwrite around A\$9.0 billion of premium per annum.

SBI General's current geographical coverage extends to 38 cities pan India. We are currently serving 3 key customer segments i.e. Retail Segment (catering to Individual & Families), Corporate Segment (catering mid to large size Companies) and SME Segment. Current Policy offering of SBI General covers Motor, Health, Personal Accident & Home Insurance for Individuals and Aviation, Fire, Marine, Package, Construction & Engineering, Liability, Group Health, Group Personal Accident & Miscellaneous Insurance for Businesses.

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.

We also offer the following Policies for Businesses:

- Money Insurance Policy
- Burglary Insurance Policy
- Contractors All Risks Insurance Policy
- Erection All Risks Insurance Policy
- Standard Fire & Special Perils Policy
- Consequential Loss (Fire) Insurance Policy

For more details, contact:



Call Now (Toll Free)

1800 22 1111 | 1800 102 1111

www.sbigeneral.in



SBI General Insurance Company Limited
Corporate & Registered Office: 'Natraj', 101, 201 & 301,
Junction of Western Express Highway & Andheri - Kurla Road,
Andheri (East), Mumbai - 400 069.

IRDA Reg. No. 144 dated 15/12/2009 | MAROC01
Insurance is the subject matter of solicitation

Take on new
horizons with confidence.

SBI General's Marine Cargo Insurance Policy



MARINE CARGO INSURANCE POLICY

We are living in a world of 'Boundry-less Business'. As you continue to expand the business horizon, you are also increasingly exposed to risks that are associated with transit of goods. Your biggest challenge is to put in place a suitable Risk Management, so that you can confidently move ahead fulfilling your dream of expanding your business horizon.

SBI General Insurance can help you to successfully overcome these situations and put you firmly in control. With SBI General's Marine Cargo Insurance Policy you can safeguard yourself from risks associated with transit of goods.

What are the key features of SBI General's Marine Cargo Insurance Policy?

The policy provides wide coverage for loss or damage caused to the cargo whilst in transit between any two points either by Sea / Air / Rail / Road / Courier.

What is the scope of Cover under this Policy?

The Policy covers any accidental loss or damage to the cargo described in the Policy schedule whilst in transit by perils named in institute clauses.

Type of Coverage under Marine Cargo Insurance is determined by the mode of transport and requirements of customers as given below:

Transit by Sea / Inland Waterways / Coastal Waters

Coverage provided under this type will be as per institute clauses which are uniformly used in international markets. Three types of coverage are offered for such transit:

- All Risk – Institute Cargo Clause "A" (Cargo)
- Basic Cover – Institute Cargo Clause "B" (Cargo)
- Restricted Cover – Fire – Institute Cargo Clause "C" (Cargo)



Transit by Air

Coverage provided for transit of goods by air is on "All Risk" basis as per Institute Cargo Clause (Air).

Transit by Rail / Road

Coverage provided for inland transit of goods is classified into three categories:

- All Risk – Inland Transit (Rail / Road) Clause "A"
- Basic Cover – Inland Transit (Rail / Road) Clause "B"
- Fire & Lightning – Inland Transit (Rail / Road) Clause "C"

Transit by Registered Post / Courier

Coverage for transit of goods by Registered Post / Courier etc. will not be provided on standalone basis. Such coverage shall be granted in conjunction with transit by Sea / Rail / Road / Air.

What are the major Exclusions under this Policy?

We would like you to be familiarised with some of the major exclusions under the Policy. This will ensure you are not put to any kind of inconvenience while making your claim. At SBI General, we endeavour to make our Policy as transparent as possible.



This Policy does not cover the following:

- Loss, damage, expense attributable to wilful misconduct of insured
- Ordinary (inevitable) Losses
- Loss, damage, expense caused by inherent vice
- Loss, damage, expense caused by insufficient, unsuitable or defective packing or preparation of goods. 'Packing' includes stowage in container or lift van but only when such stowage is done prior to attachment of insurance or by the insured or their servants
- Loss, damage, expense proximately caused by delay, even if delay be caused by a risk insured against
- Loss, damage, expense arising from insolvency or financial default of owners, managers, charterers or operators of the vessel
- Nuclear Weapons Risk
- War Risk Exclusion
- Loss, damage, expense caused by or resulting from strikes, lockouts, labour disturbances, riots, civil commotions or caused by any person
- Loss, Damage, Expense arising from –
Un Seaworthiness of vessel or craft
Unfitness of vessel, Craft, Conveyance, Container, and Lift Van for Safe Carriage of interest insured
Where the assured or their servants are privy at the time of loading

The Fast, Fair & Transparent Claim procedure that will keep you in control:

SBI General's dedicated and experienced claims team aim to deliver you a differentiated customer service of a fast, fair, convenient and transparent claims process for the management and settlement of your claim.