



SURAKSHA AUR BHAROSA DONO

## **SBI GENERAL'S STANDARD FIRE & SPECIAL PERILS INSURANCE POLICY**

Protect Your Assets.  
Protect Your Peace Of Mind.



## SBI General's Standard Fire & Special Perils Insurance

You are proud of the business you have built up. It might be a small family owned-business or a large conglomerate spread across the globe, and for you it's your pride and joy. But like anything that's of value, you also worry about the safety of your business and its premises.

SBI General's **Standard Fire & Special Perils Insurance** safeguards the assets that you value the most. Helping you successfully overcome these situations and putting you firmly in control of your business.

### Who Can Buy The Policy?

This Policy can be bought by both Retail and Corporate customers.

### What Are The Key Benefits Of The Policy

- ▶ Indemnity on Market Value Basis.
- ▶ Optional Benefit – Replacement Value or Reinstatement Value Basis.
- ▶ Multiple options - Stocks on Declaration Basis or Floater Basis or Floater Declaration Basis.
- ▶ Standard cover for all types of Customer Segments.



## Protects Business Assets

### What Does The Policy Cover?

This policy covers various assets like Building, Plant & Machinery, Stock, Furniture, Fixtures and other immovable and movable assets against loss or damage due to the following:



#### Section I : Compulsory

- ▶ Fire / Lightning.
- ▶ Explosion / Implosion.
- ▶ Aircraft Damage.
- ▶ Riot, Strike, Malicious Damages.
- ▶ Storm, Tempest, Cyclone, Typhoon, Hurricane, Tornado, Flood, Inundation.
- ▶ Impact damage.
- ▶ Subsidence, Landslide and Rock slide.
- ▶ Missile Testing operations.
- ▶ Bush Fire.
- ▶ Bursting and/or overflowing of Water Tanks, Apparatus and Pipes.
- ▶ Leakage from Automatic Sprinkler Installations.



#### Section II : Add-On Cover Options

- ▶ Architects, Surveyors & Consulting Engineers fees (in excess of 3% of claim amount).
- ▶ Debris Removal (in excess of 1% of claim amount).
- ▶ Deterioration of Stock in Cold Storage.
- ▶ Forest Fire.
- ▶ Impact Damage by insured's own vehicles etc.
- ▶ Spontaneous combustion.
- ▶ Omission to insure Additions, Alterations or Extensions.
- ▶ Earthquake (Fire & Shock).
- ▶ Spoilage Material Damage Cover.
- ▶ Leakage & Contamination Cover.
- ▶ Loss of Rent.
- ▶ Alternative Accommodation.
- ▶ Start Up Expenses.
- ▶ Terrorism Cover.
- ▶ Whole range of Other Add ons also available.

## Sum Insured Based On Market Value/Replacement Cost

### What Is The Duration For This Policy?

The Policy Tenure is 1 Year and can be taken on short Period Basis also.

### How Is The Sum Insured Calculated?

- ▶ Property can be insured on Market Value or Replacement Cost Basis.
- ▶ Stock can be covered only on Market Value Basis.

### What Is Not Covered In The Policy?

- ▶ Excess as per the policy.
- ▶ War and war like perils.
- ▶ Nuclear risks.
- ▶ Pollution or contamination.
- ▶ High value items like gold, cash unless specified.
- ▶ Stocks inside Cold Storage.
- ▶ Damage to equipment caused by electrical short circuit.
- ▶ Architects, Surveyor's & Consulting Engineer's fees in excess of 3% of claim amount.
- ▶ Removal of debris in excess of 1% of claim amount.
- ▶ Loss of earnings, markets, loss by delay, any other consequential losses.
- ▶ Spoilage of material due to stoppage.
- ▶ Loss by theft.
- ▶ Earthquake, volcanic eruption.
- ▶ Property not in the premises except machinery sent for repairs/cleaning for upto 60 days.

*Disclaimer: The above list is only indicative in nature. For details of coverage and exclusion, please refer to the policy document or contact our nearest branch.*



# Fast, Fair & Transparent Claim Management

## What Is The Claim Procedure?

Our dedicated and experienced claims team aims 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



"CLAIM" to 561612



customer.care@sbigeneral.in



www.sbigeneral.in





**SURAKSHA AUR BHAROSA DONO**

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**Contact Us**

 **1800 22 1111 | 1800 102 1111**  **www.sbigenral.in**