

SBI GENERAL TERRORISM SURAKSHA BIMA PROSPECTUS

Introduction:

The scope of this product is to provide coverage stand-alone Terrorism against physical loss or physical damage occurring during the period of this Policy caused by an Act of Terrorism or Sabotage, as herein defined in one or more locations across India.

The shift in terrorist focus from traditional targets like military, police, and government interests to civilians raises the risk of terrorism on businesses. Indeed, certain business sectors have been particular targets, including transportation, industries, critical infrastructure, and the financial sector. With terrorism attacks aimed at civilians, the direct damage can be very high, losses can also be accounted in terms of lives and suffering. As well, such attacks can bring indirect costs to businesses due to business interruption.

Key Feature:

- This product is specially designed to cater the needs of all large corporate clients who are looking for broader coverage's along with competitive pricing.
- Stand-alone Terrorism cover is broader cover which is beyond the [Indian] Terrorism Pool limit.
- Stand-alone Terrorism rates are purely driven by Reinsurance market.

Benefits under the policy:

The policy covers Property damage, Business interruption, Terrorism Liability arising out of terrorist activity. The policy can be extended to provide wider coverage through extensions.

Below are the five sections in the Policy Wordings of which Insured can choose to opt one or more section under this policy

Section I: Property Damage

Section II: Business interruption

Section III: Property Damage and Business interruption

Section IV: Terrorism Liability

Section V: Business Interruption – ALOP

This Prospectus

The details provided in the prospectus is only indicative and not exhaustive. This is not an insurance contract. Each Section cover is subject to terms and conditions, for complete details read in the **SBI GENERAL TERRORISM SURAKSHA BIMA** policy wordings. You can get a copy of the policy wording from Our branch or from Our website www.sbigeneral.in.

Grievance

Stage 1

If you are dissatisfied with the resolution provided above or for lack of response, you may write to 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; Toll Free - **1800 22 1111 / 1800 102 1111** Monday to Saturday (8 am - 8 pm)

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 or contact **Mr. Virag Mishra** at **022-45138021**.

List of Grievance Redressal Officers at Branch:

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.

Disclaimer: In the event of any question relating to interpretation of the insurance coverage, the policy document will prevail.