



SURAKSHA AUR BHAROSA DONO

**SBI GENERAL'S  
GRAMIN SAMRIDDHI BIMA**  
Safety and Security For You



## SBI General's Gramin Samridhi Bima

There is nothing more important than the safety and security of the building, the equipment in it, the carts or just the contents of the building, especially when your livelihoods depend on it. You want it all to be safe and secure at all times.

This is where SBI General's **Gramin Samridhi Bima** comes to the rescue. Providing insurance for building, its contents, animal cart, pedal cycles and more, it offers great coverage and peace of mind for you.

The SBI General's Gramin Samridhi Bima provides affordable coverage for your property.

### Who Can Buy This Policy?

Any farm owner can buy this Policy.

### What Are The Key Benefits Of This Policy?

This is a package product consisting of 8 sections as below. It's compulsory to purchase Section 1(a or b) and at least one other section.

#### Section I



#### Standard Fire and Special perils Insurance

- a) Building
- b) Contents & Agricultural Items

#### Section II



#### Burglary, House Breaking & Theft

Contents and Agricultural Items

#### Section III



#### Animal Driven Cart

#### Section IV



#### Personal Accident

#### Section V



#### Television and Set Top Box

#### Section VI



#### Agricultural Tractors/Power Tillers/ Harvesters

#### Section VII



#### Agricultural Pump Set

#### Section VIII



#### Pedal Cycle

# Personal Accident Coverage Included

## What Does The Policy Cover?



### Section I: Standard Fire And Special Perils

- Fire, Lightning, Explosion/ Implosion.
- Aircraft Damage.
- Riot, Strike & Malicious Damage.
- Storm, Cyclone/ Typhoon, Hurricane, Flood etc.
- Impact Damage.
- Subsidence and Landslide including Rockslide.
- Bursting and/ or overflowing of Water Tanks, Apparatus & Pipes.
- Missile Testing Operations.
- Leakage from Automatic Sprinkler Installations.

Add on cover under Section 1:

- Earthquake (Fire & Shock).



### Section II: Burglary And House Breaking And Theft

- ▶ Loss or damage to building or/and contents including agricultural items.



### Section III: Animal Driven Cart

- ▶ Loss or damage to the Cart due to:
  - Fire, external explosion, lightning, flood, typhoon, hurricane, volcanic eruption or other natural calamities.
  - Burglary and Theft.
  - Malicious act or accidental external means.
  - In transit by road, rail, inland waterway.
- ▶ Death of an animal.
- ▶ Liability to Third Parties – Death or Bodily Injury and Third-Party Property damage.

# Protection from Natural Calamities and Manmade Disasters



## Section IV: Personal Accident

- ▶ Coverage against accidental death of the insured and family members. Age limit: 3 months - 65 years.



## Section V: Television And Set Top Box

- ▶ Loss or damage to TV apparatus due to:
  - Fire, lightning, explosion of gas in domestic appliances
  - Earthquake (fire and/or shock).
  - Flood, inundation, storm, tempest, hurricane, tornado etc.
  - Bursting and overflowing of water tanks, apparatus or pipes.
  - Aircraft or articles dropped there from.
  - Riot, strike or malicious act.
  - Mechanical or electrical breakdowns etc.
- ▶ Legal liability to third parties -
  - Death or Bodily Injury and Third-Party Property Damage.



## Section VI: Agricultural Tractors/Power Tillers/Harvesters

- ▶ Loss or Damage to Insured vehicle due to:
  - Fire explosion, self-ignition or lightning.
  - Burglary, housebreaking or theft.
  - Riot, strike, terrorist activity etc.
  - Earthquake (fire and shock damage).
  - Flood, hurricane, inundation, cyclone, hailstorm, frost etc.
  - Accidental external means.
  - Malicious act & terrorist activity.
  - Whilst in transit by road rail inland waterway lift elevator or air.
  - Landslide/rockslide.
- ▶ Liability to Third Parties – Death or Bodily Injury and Third-Party Property Damage.
- ▶ Towing of Disabled Vehicles.
- ▶ Personal Accident cover for owner-driver - Death or Bodily Injury.

# Protection From Theft



## Section VII: Agricultural Pump Set

- ▶ Loss or damage to agricultural pump set due to:
  - Fire and/or lightning.
  - Mechanical/Electrical Breakdown.
  - Riot, Strike, Malicious damage.
  - Earthquake, Storm, Typhoon, Hurricane, Flood, Inundation etc.



## Section VIII: Pedal Cycle

- ▶ Loss or damage to Pedal Cycle due to-
  - Accident or theft.
  - Malicious act of a third party.
- ▶ Liability to Third Parties.
  - Death or Bodily Injury and Third-Party Property Damage.





## Renewable Annually

### What Is The Minimum & Maximum Age For This Policy?

Age limit is only applicable for Section IV. Personal Accident.

**3**  
Months

Minimum Entry Age

**65**  
Years

Maximum Entry Age

### What Are The Tenure Plan Options Available Under This Policy?

**1**  
Year









Policy Tenure

### What Is SBI General's Renewal Policy?

- ▶ Gramin Samriddhi Bima can be renewed every year on payment of relevant premium before the expiry of the Policy.
- ▶ SBI General reserves the right of refusal for renewal in case of fraud, mis-representation or suppression of facts.

## Flexible Sum Insured

### Sum Insured Limits Under The Sections

No.	Sections/Coverage	Sum Insured
<b>Section I</b> 	<b>Standard Fire and Special perils Insurance</b> - Building, Contents and Agricultural Items	Contents and Agricultural items to be insured on first loss basis 50% of total contents.
<b>Section II</b> 	<b>Burglary and House Breaking and Theft</b> - Contents, and Agricultural Items	Contents and Agricultural items to be insured on first loss basis 50% of total contents.
<b>Section III</b> 	<b>Animal Driven Cart</b> a) Loss or Damage to cart b) Death of Animal c) Liability to Third parties	Max upto ₹50000 Max upto ₹50000 Max upto ₹10000
<b>Section IV</b> 	<b>Personal Accident (Death only)</b>	-
<b>Section V</b> 	<b>Television and Set top box</b> a) Loss or damage to TV apparatus b) Third party liability	- Up to ₹25000
<b>Section VI</b> 	<b>Agricultural Tractors/Power Tillers/Harvesters</b> a) Damage to Insured Vehicle b) Liability to third parties c) Towing of disabled vehicles d) PA cover for Owner-Driver	- - - ₹15 Lakhs
<b>Section VII</b> 	<b>Agricultural Pumpset</b>	Maximum upto ₹25000
<b>Section VIII</b> 	<b>Pedal Cycle</b> Damage to pedal cycle Third Party liability	Maximum upto ₹5000 Maximum upto ₹10000

## Easy, Simple And Convenient

### What Is Not Covered In The Policy?

- ▶ Section I:
  - Money securities, stamps collections, bullion, deeds.
  - Damage due to change in temperature.
- ▶ Section II:
  - Items like Gold/silver articles, watches, jewelry, curios etc.
  - Loss due to riots, terrorism, earthquake, flood, storm etc.
- ▶ Section III:
  - As per common ones below.
- ▶ Section IV:
  - Engaging in adventure sports.
- ▶ Section V:
  - Selferection, repairing or dismantling of the Apparatus.
  - Theft of set top box or fittings unless the TV also is stolen.
- ▶ Section VI:
  - Damage to Tyres and Tubes unless the vehicle is also damaged.
- ▶ Section VII:
  - Atmospheric or climatic conditions, rust, corrosion, moth, vermin or insect.
- ▶ Section VIII:
  - Loss of accessories unless cycle is also stolen.
- ▶ Common to all:
  - Normal depreciation or wear and tear..
  - Using the animal/vehicle for purposes other than the stated activity.
  - Pre-existing diseases or injury of humans/animals.
  - Accidents or incidents while intoxicated.
  - War, warlike perils, Consequential Loss.
  - Nuclear and Radioactive material.
  - Loss or damage assignable to manufacturer/supplier.
  - Loss or damage outside the coverage area.
  - Loss caused due to intentional or self-inflicted damages.
  - Failure to secure the insured item while unattended.
  - Or if there is overloading/misuse.

Note: The above information on exclusions is only indicative in nature. For details please read the policy wordings available on our website ([www.sbgeneral.in](http://www.sbgeneral.in))



# Fast, Fair & Transparent Claim Procedure

## 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?

In case of an accident, loss or illness, please Contact our toll-free number **1800 102 1111** or SMS "**CLAIM**" to **561612** or email your details to [customer.care@sbigeneral.in](mailto:customer.care@sbigeneral.in) or visit nearest SBIG branch office or [www.sbigeneral.in](http://www.sbigeneral.in) to register your claim and get your claim number / reference number.

## Basic Information required to register a claim are:

Policy Number, Date of loss, Loss description and Contact person name, mobile number and Email ID.

## Prohibition Of Rebates

### Section 41 in The Insurance Act, 1938 as amended by Insurance Law (Amendment) Act, 2015:

- 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.
- 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



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**Contact Us**

 **1800 22 1111 | 1800 102 1111**  **[www.sbigeneral.in](http://www.sbigeneral.in)**