

**CUSTOMER INFORMATION SHEET**

**This document provides only key information about your policy.**  
**Please refer to the policy document for detailed terms and conditions.**

SI No	Title	Description	Policy/ Clause Number
1	Name of Insurance Product	Baggage Insurance Policy	-
2	Unique Identification Number allotted by IRDAI	IRDAN144RP0005V01201213	-
3	Structure	Basis of Sum/Limit Insured: Indemnity	-
4	Interests Insured	The articles and / or personal effects of the Insured (other than property of the Business) in packing or in containers suitable and standard to the mode of Travel that is accompanied by the Insured or whilst such Baggage is lodged either in a locked private room of a hotel or guest house or any other accommodation occupied by the Insured during the Insured's stay at that location or in a public locker facility availed by the Insured during the course of or at any intermediate stage of the Travel.	-
5	Sum Insured	As specified in policy schedule.	-
6	Policy Coverage	Coverages available: The Company will indemnify the Insured against the loss and/or destruction of accompanied personal baggage arising out of <ul style="list-style-type: none"> <li>• Standard Fire and Special Perils</li> <li>• Theft</li> <li>• Any other accident during travel</li> </ul>	Please refer- What is covered under policy wordings
7	Available Add on for the said Product	No add-ons available for this policy	-
8	Loss Participation	As specified in policy schedule.	-
9	Exclusions	The Company shall not be liable in respect of – <ol style="list-style-type: none"> <li>1. Loss, damage, liability or expenses, whether direct or indirect, occasioned by, happening through or arising from any consequences of war, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion revolution, insurrection, military or usurped power or civil commotion or loot or pillage in connection therewith.</li> <li>2. Terrorism.</li> <li>3. Loss or damage directly or indirectly caused by or arising from or in consequence of or contributed to by nuclear weapons material.</li> <li>4. Any legal liabilities of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or from any nuclear weapons and similar other weapons of mass destruction.</li> <li>5. Loss or damage caused by depreciation or wear and tear.</li> </ol>	Please refer to exceptions in Policy wording

		<p>6. Consequential loss of any kind or description. 7. Loss or damage due to cracking, scratching, breakage of lens or glass whether part of any equipment or otherwise, gramophone records and other articles of a brittle or fragile nature, unless such loss or damage arises from a vehicle or aircraft by which such property is conveyed.</p> <p>8. Loss or damage caused by moth, mildew, vermin or any process of cleaning, dyeing repairing or restoring to which the property is subjected.</p> <p>9. Loss of or damage caused by mechanical derangement or over winding of watches and clocks.</p> <p>10. Theft from car except from car of fully enclosed saloon type having all the doors, windows and other openings securely locked and properly fastened.</p> <p>11. Loss or damage whilst being conveyed by any carrier under contract of affreightment.</p> <p>12. Loss of or damage to money, securities, manuscripts, deeds, bonds, bills of exchange, promissory notes, stock or share certificates, stamps, business books or documents, jewellery, watches, furs, precious metal, precious stones, gold and silver ornaments, travel tickets, cheques and bank drafts.</p> <p>13. Loss, destruction of articles which did not form part of the contents of any of the package when the journey commenced, unless specifically declared and accepted by the Company.</p> <p>14. Loss, destruction of or damage to articles of consumable nature.</p> <p>15. Loose articles such as sticks, straps, umbrellas, sunshades, fans, deck chairs, property in use on the voyage and/or journey or articles or clothes whilst being worn on the person or carried about.</p> <p>16. Loss, destruction or damage caused by or arising from the leakage, spilling or exploding of liquids, oil or materials of a like nature or articles of dangerous or damaging nature.</p>							
10	Special conditions and warranties	As specified in policy schedule.	-						
11	Admissibility of Claim	<p><b>Admissibility/Denial:</b></p> <ul style="list-style-type: none"><li>Admissibility/Denial of claim depends on the document submitted for the damaged item claimed by the insured in reference to event /peril / term and condition of the policy.</li><li>Surveyor will verify the document and assess the loss as per policy term / condition and coverage mentioned in the policy.</li><li>Submitted Report to the insurer. It also depends on investigation report (if any) The claim would not be acceptable if it falls under specific warranty or General exclusion/condition mentioned in the Policy Wordings.</li></ul> <p>The Claim will be settled as per below working: -</p> <table><tr><th>Description</th><th>Amount</th></tr><tr><td>Gross Loss</td><td>-</td></tr><tr><td>Less betterment factor / any adjustment</td><td>-</td></tr></table>	Description	Amount	Gross Loss	-	Less betterment factor / any adjustment	-	-
Description	Amount								
Gross Loss	-								
Less betterment factor / any adjustment	-								

		Less Depreciation	-											
		Less Salvage	-											
		Less Under Insurance	-											
		Less Franchise / Excess	-											
		Sub Total	-											
		Less reinstatement premium	-											
		Amount Payable	-											
12	Policy Servicing Claim Intimation and Processing	<div>1. Customers will be encouraged to report losses to the Call Centre.</div> <div>2. Customers may notify a claim using one of the following communication channels:</div> <div>3. Toll Free No:1800 22 1111 / 1800 102 1111. (24/7)</div> <div>4. Email notification to central email address: customer.care@sbigeneral.in</div> <div>5. By submitting the information in the Claim intimation Template given below at any SBIGIC Branch<ul style="list-style-type: none"><li>• Policy Number</li><li>• Date Of loss</li><li>• Estimated loss</li><li>• Loss Description</li><li>• Contact person at loss Site.</li><li>• Via the website <a href="http://www.sbigeneral.in">www.sbigeneral.in</a></li></ul></div> <div>6.Turn Around Time (TAT) for claims settlement where Surveyor is appointed:<ul style="list-style-type: none"><li>• Submission of survey report: within 15 days of appointment.</li><li>• Settlement of claim: Within a period of 7 days from the Intimation of claim or receipt of the final survey report.</li></ul></div> <div>Escalation Matrix:</div> <table><tr><td>Zone</td><td>Escalation Level</td><td>Email ID</td></tr><tr><td>All Zone</td><td>First Level</td><td><a href="mailto:customer.care@sbigeneral.in">customer.care@sbigeneral.in</a></td></tr><tr><td>All Zone</td><td>Second Level</td><td><a href="mailto:gro@sbigeneral.in">gro@sbigeneral.in</a></td></tr></table>			Zone	Escalation Level	Email ID	All Zone	First Level	<a href="mailto:customer.care@sbigeneral.in">customer.care@sbigeneral.in</a>	All Zone	Second Level	<a href="mailto:gro@sbigeneral.in">gro@sbigeneral.in</a>	
Zone	Escalation Level	Email ID												
All Zone	First Level	<a href="mailto:customer.care@sbigeneral.in">customer.care@sbigeneral.in</a>												
All Zone	Second Level	<a href="mailto:gro@sbigeneral.in">gro@sbigeneral.in</a>												

13	Grievance Redressal and Policyholders Protection	<p>In accordance with PPHI Regulations, the Company has adopted Grievance Redressal Policy, where in the Grievance Redressal Procedure, details of GRO, Ombudsman details and link to Bima Bharosa Portal is displayed,</p> <p><b>Stage 1</b> If you are dissatisfied with the resolution provided above or for lack of response, you may write to <a href="mailto:head.customercare@sbigeneral.in">head.customercare@sbigeneral.in</a>. We will look into the matter and decide the same expeditiously within 14 days from the date of receipt of your complaint.</p> <p><b>Stage 2</b> 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: <a href="mailto:gro@sbigeneral.in">gro@sbigeneral.in</a> or contact Toll free number 1800 102 1111 (Available 24/7) For agents and intermediaries 1800 22 1111 (Available 24/7). Grievance Redressal and Policyholders Protection <a href="https://content.sbigeneral.in/uploads/0449cac1bcd144bbb160d3f6b714fbdd.pdf/">https://content.sbigeneral.in/uploads/0449cac1bcd144bbb160d3f6b714fbdd.pdf/</a></p> <p><b>Stage 3</b> 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 given below link: <a href="https://bimabharosa.irdai.gov.in/Home/Home">https://bimabharosa.irdai.gov.in/Home/Home</a></p> <p><b>Stage 4</b> 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 <a href="https://www.cioins.co.in/Ombudsman">https://www.cioins.co.in/Ombudsman</a>.</p>	-
14	Obligations of prospective Policyholder / Customer	<ul style="list-style-type: none"> <li>To disclose all material information at the time of filing the proposal form.</li> <li>In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the insurer immediately.</li> <li>Non-disclosure of material information about the insured Asset like Addition/Deletion of contents, Addition/Deletion/Change of Hypothecation, Change in Nominee Name, Address or asset details etc. may affect the claim settlement.</li> </ul>	-

**Declaration by the Policyholder:** I have read the above and confirm having noted the details.

Place:

Date:

(Signature of the Policyholder)

**Note:**

- For product related documents including Customer Information Sheet, kindly refer to the link : <https://www.sbigeneral.in/downloads>
- In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.