



SURAKSHA AUR BHAROSA DONO

SBI GENERAL LONG TERM HOME INSURANCE POLICY

Keeping Your Home And Happiness Safe



Comprehensive Coverage for Your Home

SBI General's Long Term Home Insurance Policy

Your Home is where your heart is, the place that is your personal sanctuary, where you are completely safe and secure. That is why it's important to ensure that the home you treasure is also safe by purchasing the right insurance. And while you are insuring it, it's good to buy a long term home insurance so you do not have to renew it every year.

SBI General's **Long Term Home Insurance Policy**, a comprehensive product that protects your home. Making it easier for you to truly enjoy your home.

Who Can Buy The Policy?

Indian householders who are owner/occupants of the flat/apartment/independent building, which is not of kutchha construction, can buy this policy.

What Are The Key Benefits Of The Policy?



Covers losses to the structure due to any natural or man-made calamities



Long-term protection



Comprehensive solution

Protection from Natural and Man-made Calamities

What Does The Policy Cover?



Fire



Lightning



Explosion/Implosion (excluding boilers, economizers, pressure vessels)



Aircraft Damage



Riot, Strike & Malicious Damage



Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood & Inundation



Impact Damage



Subsidence and Landslide including Rockslide



Bursting/Overflowing of water tanks, apparatus and pipes



Missile Testing Operations



Leakage from Automatic Sprinkler Installations



Bushfire



Earthquakes (Fire & Shock)

How Is The Premium Calculated?

The rate of premium is calculated based on the location of the home, sum insured and period of insurance.

What Is The Policy Tenure?

The Policy duration is 3 years. The maximum duration is 30 years.



SBI General Long Term Home Insurance Policy
UIN: IRDAN144RP0010V03201112

Fair, Transparent & Quick Claim Process

What Is Not Covered In The Policy?

- ▶ Willful act or gross negligence
- ▶ Destruction/damage by own fermentation, natural heating or spontaneous combustion
- ▶ Explosion/implosion damage to boilers, damage due to centrifugal force
- ▶ Forest fire
- ▶ War and warlike situations, nuclear peril, terrorism
- ▶ Unspecified precious stones, cheque, currency, documents etc
- ▶ Consequential losses
- ▶ Pollution/contamination
- ▶ Volcanic eruption or other convulsion of nature
- ▶ Burning of property by public authority
- ▶ Electrical and mechanical breakdown

Disclaimer: The above information is only indicative in nature. For full details of coverage & exclusions please contact our nearest office and refer to the policy.

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

SBI General Insurance Company Limited

Corporate & Registered Office:

**'Natraj', 301, Junction of Western Express Highway &
Andheri - Kurla Road, Andheri (East), Mumbai - 400 069.**

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