SBI general INSURANCE
SURAKSHA AUR BHAROSA DONO

AGRICULTURAL PUMP SET

CUSTOMER INFORMATION SHEET

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

Sl. No.	Title	Description	Policy Clause Number
1.	**Product Name**	**Agricultural Pump Set**	
2.	**Unique Identification Number(UIN) allotted by IRDAI**	IRDAN144RP0011V01201213	
3.	**Structure**	Indemnity	
4.	**Interests Insured**	The Pump Sets specified in the Schedule.	
5.	**Sum Insured**	The amount stated in the Schedule by any Cover, which shall be the Company's maximum liability under this Policy.	
6.	**Policy Coverage (What the policy covers?)**	**Coverages available:** a. Fire and /or lightning b. Theft/burglary (due to violent forcible entry, provided the Pump Set is kept in a locked enclosure). c. Mechanical/Electrical Breakdown. d. Riot, Strike, Malicious damage. e. Earthquake	Give Operative Clause
7.	**Add-on Cover**	Flood can be covered as an Add on cover under this Policy.	
8.	**Loss Participation**	1% of Sum Insured subject to a minimum of ₹100/-	
9.	**Exclusions**	Unless specifically stated to be covered, the Company has no liability and will not make any payment under this Policy for any claim caused by or arising from any of the following – 1. loss or damage for which the manufacturer or supplier of the Pump Set is responsible; 2. loss or damage du to wear and tear, gradualdeterioration, atmospheric or climatic conditions, rust, corrosion, moth, vermin or insect; 3. any maintenance costs for the Pump Set or any replacement parts which are consumable in nature;	

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		4. The cost of rectifying functional failures unless due to an insured event covered under this Policy. 5. The Insured's: a. consequential losses of any kind (including but not limited to loss of profit, loss of opportunity, loss of gain, business interruption, market loss, loss of a pure financial nature, loss of goodwill); b. legal liability; c. any liability which attaches by virtue of any agreement but which would not have attached in the absence of such agreement. 6. Any fault or defect existing at the commencement date of this insurance. Any circumstance, fact or matter of which the Insured was or ought reasonably to have been aware of, prior to the commencement of the Policy Period; 7. Liability more specifically insured elsewhere; 8. Any claim in which the Insured, his servants, family, household or persons engaged in or upon the service of the Insured are involved or are alleged to be involved; 9. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel, or the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof; 10. War (whether war be declared or not), invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition of or loss of or damage to property by or under the order of any government or public authority; 11. Flood, storm, cyclone or other convulsions of nature or atmospheric disturbances; 12. Pollution or contamination by solids, liquids, gaseous or thermal irritants, contaminants, smoke, vapour, soot, fumes, acids, alkalis, radioactive and/or nuclear material, chemical or waste materials (including but not limited to any materials to be recycled, reconditioned or reclaimed) or otherwise of atmosphere, water, soil or other tangible material property; 13. Loss or damage caused by terrorism.	
10.	**Special Conditions and warranties (if any)**	Special Conditions: 1. In event of claim, the Insured shall preserve the damaged or defective parts and make the same available for inspection by the Company or its representatives. 2. In calculating a claim payment, for repair claim maximum rewinding charges payable would be 15% of Sum Insured or actuals whichever is lower subject to deduction of salvage value of burnt copper and applicable excess.	

<table>
<tr><th>Sl. No.</th><th>Title</th><th>Description</th><th>Policy Clause Number</th></tr>
<tr><td>11.</td><td>Admissibility of Claim</td><td>
Admissibility/Denial:
Admissibility/Denial of claim Depends on the document submitted for the damaged item claimed by the You in reference to event /peril and terms and conditions of the policy.

Surveyor will verify the document and assess the loss as per policy term / condition and coverage mentioned in the policy.
Submit the Report to the Us
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.

Below mentioned in the sample process on claim calculation
<table>
<tr><th>Description</th><th>Amount</th></tr>
<tr><td>Gross Loss</td><td>XXXXXX</td></tr>
<tr><td>Less: Betterment factor / any adjustment (if applicable)</td><td>XXXXXX</td></tr>
<tr><td>Less: Depreciation (if applicable)</td><td>XXXXXX</td></tr>
<tr><td>Less: Salvage (if applicable)</td><td>XXXXXX</td></tr>
<tr><td>Less: Under Insurance (if applicable)</td><td>XXXXXX</td></tr>
<tr><td>Less: Franchise / Excess (if applicable)
Sub Total</td><td>XXXXXX</td></tr>
<tr><td>Less: Reinstatement premium (if applicable)
Amount Payable</td><td>XXXXXX</td></tr>
</table>
*The claims settlement will be as per Terms and Conditions applicable under the Policy.
</td><td>Clause D</td></tr>
<tr><td>12.</td><td>Policy Servicing - Claim Intimation and Processing</td><td>
For Policy/Claims Servicing, reach out to us at:

Toll Free No:1800 22 1111 / 1800 102 1111.
Email Id: customer.care@sbigeneral.in
Reimbursement Process as mentioned below

Once the claim is registered to SBIG.
Claim SPOC will get in touch with You for a surveyor appointment.
Survey of the damaged property will be done physically / virtually.
Documents list will be shared by surveyor /investigator /insurance company.
Submission of Documents to surveyor/ investigator/ insurance company.
The surveyor will submit his report to insurance company.
Offer for Settlement.
Claim remittance.

<ol start="4">
Turn Around Time (TAT) for Claim Settlement: The Company will settle the claim within a period of 7 days from the receipt of the final survey report, as the case may be.

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<tr><th>Sl. No.</th><th>Title</th><th>Description</th><th>Policy Clause Number</th></tr>
<tr><td></td><td></td><td>Where the Company has failed to receive the report of surveyor within the stipulated time (15 days from allocation), in such case, the claim shall be settled within 22 days in compliance with section 64UM of Insurance Act, 1938.
(This timeline is not applicable for policies issued on (building/property) on reinstatement basis)
5. Refer below to the Escalation Matrix when TAT is not satisfied:
<table><tr><th>Zone</th><th>Escalation Level</th><th>Email ID</th></tr><tr><td>All Zone</td><td>First Level</td><td>customer.care@sbigeneral.in</td></tr><tr><td>All Zone</td><td>Second Level</td><td>gro@sbigeneral.in</td></tr></table></td><td></td></tr>
<tr><td>13.</td><td>Grievance Redressal and Policy-holders Protection</td><td>If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows:
Stage 1
If you wish to register your grievances directly with us, you may write to us at head.customercare@sbigeneral.in or gro@sbigeneral.in or call our toll free number- 1800 102 1111. After examining the matter, final response would be conveyed within a period of 14 days from the date of receipt of your complaint. In our initial acknowledgement of receipt letter, we will provide the name and title of the person who is handling your Grievance. This person will have the authority necessary to investigate and resolve the Grievance.

Details of our Grievance Redressal Officer is mentioned on our website at https://www.sbigeneral.in/grievance-redressal
Note: The Company shall endeavour to maintain the regulatory TAT of 14 days in resolving your grievances.

Alternatively, you may Register your grievance with the regulator through Bima Bharosa which is a grievance redressal platform provided by the Insurance Regulatory and Development Authority of India (IRDAI). You may access the Bima Bharosa Portal using the following link:
https://bimabharosa.irdai.gov.in/Home/Home

Stage 2:
Escalation to Insurance Ombudsman
If you feel that the response to your Grievance was unsatisfactory, or if you believe your concerns have not been adequately addressed by the company, you may escalate the matter to the Insurance Ombudsman.
Submit your Grievance online:
https://www.cioins.co.in/Ombudsman</td><td></td></tr>
</table>

Sl. No.	Title	Description	Policy Clause Number
14.	**Obligations of prospect-ive Policyh-older / Customer**	• To disclose all material information at time of filling the proposal form. • In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the insurer immediately. • Non-disclosure of material information (about the insured Asset like ….) may affect the claim settlement. • The Policy shall be void and all premium paid hereon shall be forfeited to the Company, in the event of misrepresentation, mis-description or non-disclosure of any material fact by the policyholder.	

Declaration by the Policy Holder: 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.