SBI general INSURANCE
SURAKSHA AUR BHAROSA DONO

CONTRACTORS ALL RISKS (CAR) INSURANCE

CUSTOMER INFORMATION SHEET

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

<table>
<tr><th>Sl. No.</th><th>Title</th><th>Description</th><th>Policy Clause Number</th></tr>
<tr><td>1.</td><td>Product Name</td><td>Contractors All Risks (CAR) Insurance</td><td></td></tr>
<tr><td>2.</td><td>Unique Identification Number allotted by IRDAI</td><td>IRDAN144RP0010V01200910</td><td></td></tr>
<tr><td>3.</td><td>Structure</td><td>Indemnity</td><td></td></tr>
<tr><td>4.</td><td>Interests Insured</td><td>As per Project description in Description of works Category as per schedule</td><td></td></tr>
<tr><td>5.</td><td>Sum Insured</td><td>
<table>
<tr><th colspan="3">POLICY LIMIT</th></tr>
<tr><td>SR</td><td>Insured Items</td><td>Sum Insured Amount in (Rs.)</td></tr>
<tr><td></td><td>Material Damage -</td><td></td></tr>
<tr><td>1.</td><td>Contract works (Permanent and Temporary works including all materials to be incorporated therein)</td><td></td></tr>
<tr><td>1.1</td><td>Contract Price</td><td></td></tr>
<tr><td>1.2</td><td>Materials or items supplied by the Principal</td><td></td></tr>
<tr><td>2</td><td>Landed Cost of Imported Items at Construction site (Please specify whether included in 1.1 and 1.2 above) at Exchange Rate …….....</td><td></td></tr>
<tr><td>3</td><td>Any other works, & installations not included in 1.1 and 1.2 above (eg camp, colony, stores etc as per list enclosed)</td><td></td></tr>
<tr><td>4</td><td>Construction Plant & Machinery (Memo 6) as per list enclosed</td><td></td></tr>
<tr><td></td><td>Total Erected Value</td><td></td></tr>
<tr><td>5</td><td>Extensions - As defined in the policy schedule</td><td></td></tr>
</table>
</td><td>As mentioned in Schedule under Sum Insured category</td></tr>
</table>

Sl. No.	Title	Description	Policy Clause Number
		5.1 Clearance & Removal of Debris 5.2 Owners Surrounding Property 5.3 Express Freight 5.4 Escalation 5.5 Air Freight 5.6 Additional Customs duty **Section - II** Third Party Liability cover within geographical limits of India	
6.	**Policy Coverage (What the policy covers?)**	As mentioned in Policy Wordings	Please Refer Operative clause(Pg 1 Second Paragraph), exclusions to policy – Pg 2 General Exclusions and Memo 8 under-Major Perils/AOG Perils .General Exclusions also stated in this document under point no 9
7.	**Available Add on for the said Product**	Add ons as per policy schedule	Please refer extension Part of Policy Schedule
8.	**Loss Participation**	As Per deductible given in Policy Schedule (XX% of loss subject to minimum amount of Rs XXX	Please refer policy schedule- Excess for Section I & II in B & C.
9.	**Exclusions (what the policy does not cover)**	As mentioned in policy Wordings	General Exclusions Section
10.	**Special Conditions and Warranties (if any)**	As mentioned in policy schedule	Pls refer Special condition section in Policy Schedule

<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 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. • Surveyor will verify the document and assess the loss as per policy term / condition and coverage mentioned in the policy. Submitted the 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.
The Claim will be settled as per below working: -
<table><tr><th>Description</th><th>Amount</th></tr><tr><td>Gross Loss</td><td>XX</td></tr><tr><td>Less betterment factor / any adjustment</td><td>XX</td></tr><tr><td>Less Depreciation</td><td>XX</td></tr><tr><td>Less Salvage</td><td>XX</td></tr><tr><td>Less Under Insurance</td><td>XX</td></tr><tr><td>Less Franchise / Excess</td><td>XX</td></tr><tr><td>Sub Total</td><td>XX</td></tr><tr><td>Less reinstatement premium</td><td>XX</td></tr><tr><td>Amount Payable</td><td>XX</td></tr></table></td><td></td></tr>
<tr><td>12.</td><td>Policy Servicing - Claim Intimation and Processing</td><td>For Policy/Claims Servicing, reach out to us at:
1. Toll Free No:1800 22 1111 / 1800 102 1111.
2. Email Id: customer.care@sbigeneral.in
3. 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.
4. Turn Around Time (TAT) for claims 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.
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.</td><td></td></tr>
</table>

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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>(This timeline is not applicable for policies issued on (building/property) on reinstatement basis)
5. Escalation Matrix:<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 prospective Policyholder / Customer**	• To disclose all material information at time of filing 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 Addition/Deletion of contents, Addition/Deletion/Change of Hypothecation, Change in Nominee Name, Address or asset details etc. may affect the claim settlement.	Please refer Warranties/ Endorsement of Policy Schedule

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.