SBI general INSURANCE
SURAKSHA AUR BHAROSA DONO

ELECTRONIC EQUIPMENT INSURANCE (EEI)

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>Name of Insurance Product/ Policy</td><td>Electronic Equipment Insurance (EEI)</td><td></td></tr>
<tr><td>2.</td><td>Unique Identification Number allotted by IRDAI</td><td>IRDAN144RP0009V01200910</td><td></td></tr>
<tr><td>3.</td><td>Structure</td><td>Operational Policy-Engineering LOB</td><td></td></tr>
<tr><td>4.</td><td>Interests Insured</td><td>Section I:
All Electronic equipments like Computers, Medical, Biomedical, Micro- processors; Audio/Visual equipments including the value of Systems Software may be covered under Electronic Equipment Policy.
Section II:
If the external data media entered in the Schedule inclusive of the information stored thereon, which can be directly processed in EDP systems</td><td></td></tr>
<tr><td>5.</td><td>Sum Insured</td><td>SECTION I EQUIPMENTS
<table>
<tr><th>S.No</th><th>Quantity</th><th>Description of Items</th><th>Year of make</th><th>Sum Insured</th><th>Deductible</th></tr>
<tr><td>xxx</td><td>xxx</td><td>xxx</td><td>xxx</td><td>xxx</td><td>xxx</td></tr>
<tr><td>xxx</td><td>xxx</td><td>xxx</td><td>xxx</td><td>xxx</td><td>xxx</td></tr>
<tr><td>xxx</td><td>xxx</td><td>xxx</td><td>xxx</td><td>xxx</td><td>xxx</td></tr>
</table>
Total Sum Insured Rupees ____xxx____</td><td></td></tr>
<tr><td>6.</td><td>Policy Coverage (What the policy covers?)</td><td>Scope of Cover-Policy covers the items or any part thereof entered in the Schedule against any unforeseen and sudden physical loss or damage from any cause, other than those specifically excluded, in a manner necessitating repair or replacement, the Company will indemnify the Insured in respect of such loss or damage as hereinafter provided by payment in cash, replacement or repair (at their own option) up to an amount not exceeding in any one year of insurance in respect of each of the items specified in the Schedule the sum set opposite thereto and not exceeding in all the total sum expressed in the Schedule as insured hereby.</td><td>Page 2 - Scope of Cover</td></tr>
</table>

Sl. No.	Title	Description		Policy Clause Number
7.	**Available Add on for the said Product**	1) xxx 2) xxx 3) xxx		
8.	**Loss Participa-tion**	Excess –		
		a) For equipment with value up to Rs. 1 lakh –		
		i) Equipments Winchester Drives and / or Hard Disc Drives	5 % of claim amount subject to a minimum of Rs. 1,000/-	
		ii) Winchester Drives and / or Hard Disc Drives	10 % of claim amount subject to a minimum of Rs. 2,500/-	
		b) For equipment with value more than Rs. 1 lakh —		
		i) Equipments Winchester Drives and / or Hard Disc Drives	5 % of claim amount subject to a minimum of Rs. 2,500/-	
		ii) Winchester Drives and / or Hard Disc Drives	25% of claim amount subject to a minimum of Rs. 10,000/-	
		In case of computers, the term equipment shall include the entire computer system comprising of CPU, Key boards, Monitors, Priniters, Stabilisers, UPS, System Software etc.		
9.	**Exclusions (What the policy does not cover)**	The Company will not indemnify the Insured in respect of loss, damage or liability directly caused by or arising out of or aggravated by – a) War, Invasion, Act of foreign Enemy, Hostilities or War Like operations (whether war be declared or not), Civil War, Rebellion Revolution, Insurrection, Mutiny, Civil Commotion, Confiscation, Commandeering a Group of Malicious persons or persons acting on behalf of or in connection with any political organization, requisition or destruction or damage by order of any government de-jure or defacto or any public, municipal or local authority. b) Nuclear Reaction, Nuclear radiation or radioactive contamination. c) Willful act or willful negligence of the Insured or his representative. d) Cessation of work whether total or partial. e) Cost Incurred/time involved in the movement of machinery and/or any other property and/or personnel outside the territorial limits of India other than the cost of delivery of replacements for machinery lost or damaged. f) Derangement of the Insured property not accompanied by damage otherwise covered by this policy. g) Loss of or damage to the property covered under this policy falling under the terms of the Maintenance Agreement.		General Exclusions, Special Exclusions to Section -1, Special Exclusion to Section-II, Special Exclusions to Section -III

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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>h) Loss destruction or damage directly occasioned by pressure wave caused by aircraft and other aerial devices travelling at Sonic or Supersonic speeds.</td><td></td></tr>
<tr><td>10.</td><td>Special conditions and warranties (if any)</td><td>As defined in policy schedule</td><td>WARRANTY</td></tr>
<tr><td>11.</td><td>Admissibility of Claim</td><td>Admissibility: 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>Cost of new part / machine</td><td></td></tr>
<tr><td>Less betterment factor - If any</td><td></td></tr>
<tr><td>Less Depreciation - if any</td><td></td></tr>
<tr><td>Less other adjustment - If any</td><td></td></tr>
<tr><td>Less Excess / deductible</td><td></td></tr>
<tr><td>Amount Payable</td><td></td></tr>
</table></td><td></td></tr>
<tr><td>12.</td><td>Policy Servicing - Claim Intimation and Processing</td><td>• Customers will be encouraged to report losses to the Call Centre.
• Customers may notify a claim using one of the following communication channels:
◦ Toll Free No:1800 22 1111 / 1800 102 1111.
◦ Email notification to central email address: customer.care@sbigeneral.in
◦ By submitting the information in the Claim intimation Template given below at any SBIGIC Branch
▪ Policy Number
▪ Date of loss
▪ Estimated of loss
▪ Loss Description
▪ Contact person at loss Site.
▪ Via the website www.sbigeneral.in
• 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.</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>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)
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 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	6. General Conditions- Sub Section 1

Declaration by the Policy Holder: I have read the above and confirm having noted the details.

Place: .....

Date: ...../...../..... Signature of the Policyholder

Note:

a) For product related documents including Customer Information Sheet, kindly refer to the below link: https://www.sbigeneral.in/downloads

b) In case of any conflict, the terms and conditions mentioned in the policy document shall prevail