

SBI GENERAL FLEXI HOME INSURANCE
CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

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

Sl. No.	Title	Description (Please refer to applicable policy clause number in next column)	Policy Clause Number												
1.	Name of Insurance Product	SBI General Flexi Home Insurance													
2.	Unique Identification Number allotted by IRDAI	IRDAN144RPMS0002V01202425													
3.	Structure	Indemnity													
4.	Interests Insured	This Policy is issued to You and covers You and/or Your Home Building and/or Home Contents as mentioned in the Policy Schedule.													
5.	Sum Insured	<p>The amount shown as Sum Insured in the Policy Schedule It represents Our maximum liability for each cover or part of cover and for each loss.</p> <table border="1"> <thead> <tr> <th>Cover</th><th>Sum Insured</th></tr> </thead> <tbody> <tr> <td>Home Building & Home Contents</td><td></td></tr> <tr> <td>Home Building Only</td><td></td></tr> <tr> <td>Home Contents Only</td><td></td></tr> <tr> <td>Valuable Content</td><td></td></tr> </tbody> </table>	Cover	Sum Insured	Home Building & Home Contents		Home Building Only		Home Contents Only		Valuable Content				
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Valuable Content															
6.	Policy Coverage (What the policy covers?)	<p>This policy provides coverage against:</p> <ol style="list-style-type: none"> 1. Fire 	Base Coverage												
7.	Available Add on for the said Product	<table border="1"> <thead> <tr> <th colspan="2">Optional Perils</th></tr> <tr> <th>Description</th><th>Sum Insured</th></tr> </thead> <tbody> <tr> <td>Earthquake (Inc Tsunami)</td><td></td></tr> <tr> <td>Storm, Tempest Cyclone, Typhoon, Hurricane, Tornado</td><td></td></tr> <tr> <td>Loss caused due to Flood and Inundation</td><td></td></tr> <tr> <td>Loss caused due to Lightning</td><td></td></tr> </tbody> </table>	Optional Perils		Description	Sum Insured	Earthquake (Inc Tsunami)		Storm, Tempest Cyclone, Typhoon, Hurricane, Tornado		Loss caused due to Flood and Inundation		Loss caused due to Lightning		
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		<p>Explosion of domestic pressure vessels</p> <p>Subsidence, Landslide, Rockslide, Avalanche</p> <p>Bush Fire, Forest Fire</p> <p>Impact Damage of any kind</p> <p>Loss caused due to Missile Testing Operations</p> <p>Riot, Strikes, Malicious Damages</p> <p>Bursting or overflowing of water tanks, apparatus and pipes</p> <p>Leakage from automatic sprinkler installations</p>	
Optional Covers			
	Description	Sum Insured	
	Acts of terrorism		
	Employees Compensation Insurance		
	Public Liability		
	Burglary / Theft of contents & personal belongings (on FLB)		
	Contents (excluding Jewellery)		
	Valuable Contents		
	Personal Accident Cover		
	Accidental Damage Cover – General Contents		
	Temporary Resettlement Expenses		
	EMI Protection		
	Utility Expense Cover		
	Electrical Clause / Electrical Installation Clause		
	Tenant Liability Cover		
	Pet Insurance		
	Loss of Key		
	Loss of Rent & Rent for Alternative Accommodation		
	Architect, surveyor fee		
	Removal of debris		
	Loss of Cash while transit		
	Fine Art		

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8.	Loss Participation	5 % of claim amount subject to minimum of Rs.5,000/-	
9.	Exclusions (what the policy does not cover)	<p>Insurer is not liable to provide coverage against:</p> <ol style="list-style-type: none"> 1. Your deliberate, wilful or intentional act or omission, or of anyone on Your behalf, or with Your connivance. 2. War, invasion, act of foreign enemy hostilities or war-like operations (whether war is declared or not), civil war, mutiny, civil commotion amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power. 3. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component that is part of it. 4. Pollution or contamination, unless <ul style="list-style-type: none"> i. The pollution or contamination itself has resulted from an Insured Event, or ii. An Insured Event itself results from pollution or contamination. 5. Loss, damage or destruction to any electrical/electronic machine, apparatus, fixture, or fitting by over-running, excessive pressure, short circuiting, arcing, self-heating or leakage of electricity from whatever cause (lightning included). This exclusion applies only to the machine so lost, damaged or destroyed. 6. Loss or damage to bullion or unset precious stones, manuscripts, plans, drawings, securities, obligations or documents of any kind, coins or paper money, cheques, vehicles, and explosive substances unless otherwise expressly stated in the policy. 7. Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable event. 8. Loss or damage to any Insured Property removed from Your Home to any other place. 9. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever. 10. Any reduction in market value of any Insured Property after its repair or reinstatement. 11. Any addition, extension, or alteration to any structure of Your Home Building that increases its Carpet Area by more than 10% of the Carpet Area existing at the Commencement Date or on the date of renewal of this Policy, unless You have paid additional premium and such addition, extension or alteration is added by Endorsement. 	General Exclusions

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		<p>12. Costs, fees, or expenses for preparing any claim.</p> <p>13. In case of building under construction, any loss to the construction material or apparatus lying near building and has not become part of the erected structure stands excluded.</p>																					
10.	Special Conditions and Warranties (if any)	Not Applicable																					
11.	Admissibility of Claim	<p>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.</p> <ul style="list-style-type: none"> 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. The Claim will be settled as per below working: - <table border="1" data-bbox="371 1096 1267 1603"> <thead> <tr> <th data-bbox="371 1096 1029 1154">Description</th><th data-bbox="1029 1096 1267 1154">Amount</th></tr> </thead> <tbody> <tr> <td data-bbox="371 1154 1029 1192">Gross Loss</td><td data-bbox="1029 1154 1267 1192"></td></tr> <tr> <td data-bbox="371 1192 1029 1253">Less betterment factor / any adjustment</td><td data-bbox="1029 1192 1267 1253"></td></tr> <tr> <td data-bbox="371 1253 1029 1291">Less Depreciation</td><td data-bbox="1029 1253 1267 1291"></td></tr> <tr> <td data-bbox="371 1291 1029 1329">Less Salvage</td><td data-bbox="1029 1291 1267 1329"></td></tr> <tr> <td data-bbox="371 1329 1029 1367">Less Under Insurance</td><td data-bbox="1029 1329 1267 1367"></td></tr> <tr> <td data-bbox="371 1367 1029 1405">Less Franchise / Excess</td><td data-bbox="1029 1367 1267 1405"></td></tr> <tr> <td data-bbox="371 1405 1029 1444">Sub Total</td><td data-bbox="1029 1405 1267 1444"></td></tr> <tr> <td data-bbox="371 1444 1029 1482">Less reinstatement premium</td><td data-bbox="1029 1444 1267 1482"></td></tr> <tr> <td data-bbox="371 1482 1029 1543">Amount Payable</td><td data-bbox="1029 1482 1267 1543"></td></tr> </tbody> </table>	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		
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12.	Policy Servicing - Claim Intimation and Processing	<p>For Policy/Claims Servicing, reach out to us at:</p> <ol style="list-style-type: none"> Toll Free No:1800 102 1111 (Available 24/7) For agents and intermediaries 1800 22 1111 (Available 24/7) Email Id: customer.care@sbigeneral.in Details of designated company officials Policy Number Date Of loss Estimated of loss Loss Description Contact person at loss Site. 																					

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		<p>9. Via the website</p> <p>10. Reimbursement Process as mentioned below</p> <ul style="list-style-type: none"> 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. <p>11. Turn Around Time (TAT) for Claim Settlement: 22 days from the date of receipt of all necessary documents required for assessing the claim.</p> <p>Refer below to the Escalation Matrix when TAT is not satisfied:</p> <table border="1" data-bbox="366 945 1267 1118"> <thead> <tr> <th data-bbox="366 945 493 1006">Zone</th><th data-bbox="493 945 779 1006">Escalation Level</th><th data-bbox="779 945 1267 1006">Email ID</th></tr> </thead> <tbody> <tr> <td data-bbox="366 1006 493 1066">All Zone</td><td data-bbox="493 1006 779 1066">First Level</td><td data-bbox="779 1006 1267 1066">customer.care@sbigeneral.in</td></tr> <tr> <td data-bbox="366 1066 493 1118">All Zone</td><td data-bbox="493 1066 779 1118">First Level</td><td data-bbox="779 1066 1267 1118">gro@sbigeneral.in</td></tr> </tbody> </table>	Zone	Escalation Level	Email ID	All Zone	First Level	customer.care@sbigeneral.in	All Zone	First Level	gro@sbigeneral.in	
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13.	Grievance Redressal and Policyholders Protection	<p>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:</p> <p>Stage 1: Bima Bharosa</p> <p>You can register your grievances with the regulator using the following link: https://bimabharosa.irdai.gov.in/Home/Home</p> <p>Stage 2: Head – Customer Care</p> <p>Alternatively, if you wish to register your grievances directly with us, you may write to the Head – Customer Care. We aim to respond to all Grievances within 7 days. In our initial acknowledgement of receipt letter, we will provide the name and title of the person that is handling your Grievance. This individual will have the authority necessary to investigate and resolve the Grievance.</p> <p>Email: head.customer.care@sbigeneral.in</p> <p>Toll-Free Number: 1800 102 1111 (Available 24/7)</p> <p>Stage 3: Grievance Redressal Officer (GRO)</p> <p>In case, you are still not satisfied with the decision/resolution communicated by the above officer or have not received any response within 5 Business days, you may escalate the matter to the Grievance Redressal Officer (GRO) which will undergo a detailed case investigation, and we aim to resolve the issue within 7 days from the date of receipt of your Grievance at GRO</p>										

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		<p>Desk Email: gro@sbigeneral.in Designation: Grievance Redressal Officer Phone: 022-45138021 Note: - The Company shall endeavour to maintain the regulatory TAT of 14 days in resolving your grievances.</p> <p>Stage 4: 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</p>	
14.	Obligations of prospective Policyholder / Customer	<p>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.</p>	

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 below link:

<https://www.sbigeneral.in/downloads>