

GRAMIN SAMRIDDHI BIMA

CUSTOMER INFORMATION SHEET

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

Sl. No.	Title	Description	Policy Clause Number		
1.	Product Name	Gramin Samriddhi Bima			
2.	Unique Identification Number(UIN) allotted by IRDAI	IRDAN144RP0001V02202021			
3.	Structure	Basis of Sum/Limit Insured: Indemnity	Clause C/D/E		
4.	Interests Insured	Property Insured : Home Building and Contents, Burglary and House Breaking and Theft- Contents, and Agricultural Items, Animal Driven Cart, Television and Set Top Box, Agricultural Pump Set, Pedal cycle.	Clause C/D/E		
5.	Sum Insured	Below is the Cover wise Sum Insured		Clause C/D/E	
		S.No	Type of Asset		Sum Insured (₹)
		Section I			
		1.	Home Building Cover		
		2.	Home Contents Cover (Break up of Home Contents as below)		<<20% of SI of Home building cover subject to maximum of 10 Lakhs>> to be displayed here
					If Opted out Sum Insured as declared to be displayed here
		i)	Furniture, Fixtures and Fittings (Home Furnishings)		
		ii)	Electrical/Electronic		
		iii)	Others		
		S.No	Other Inbuilt Cover		Sum Insured (₹)
		Section I			
		1.	fees of architect, surveyor, consulting engineer;		Up to 5% of claim amount
		2.	costs of removing debris		Up to 2 % of the claim amount
		3.	Loss of Rent		
		4.	Rent for Alternative Accommodation		

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		Sections	Description		Sum Insured	Excess
		Sections II	Burglary and House Breaking and Theft- Contents, and Agricultural Items			NIL
			Basis of Valuation	Market Value		
			Contents	First Loss Basis - 50%		
			Agricultural Items	Full value basis		
		Sections III	Animal Driven Cart			
		a)	Damage of Cart			First Rs.1000/- each and every loss except total loss
		b)	Death of an animal(s)			First Rs.1000/- each and every loss except total loss
		c)	Liability to Third Party			NIL
		Section IV	Personal Accident[Accidental Death only for family]			NIL
			Personal Accident-Primary Insured			
			Personal Accident-Secondary Insured			
			Personal Accident-Child 1			
			Personal Accident-Child 2			
		Section V	Television and Set Top Box			
		a)	TV and Set Top Box			5% of the Sum Insured subject to minimum of Rs. 2500/-
		b)	Liability to Third Party		25,000/-	NIL
		VI	Agricultural Tractors/Power Tillers/Harvesters			

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		a)	Own Damage Basic			0.5% of IDV. Min Rs2000/-	
		b)	Liability To Third Parties-Death Or Bodily Injury		Unlimited	NIL	
		c)	Liability To Third Parties-Damage To Property		7,50,000/-	NIL	
		d)	PA cover for Owner Driver		15,00,000/-	NIL	
		<b>Section VII</b>	Agricultural Pump Set			5% of Sum Insured subject to minimum of Rs2500	
		<b>Section VIII</b>	Pedal Cycle				
		a)	Pedal Cycle			NIL	
		b)	Liability to Third Party		10,000/-	NIL	
6.	Policy Coverage	<p>The policy coverage extends to:</p> <ol style="list-style-type: none"> <li>Standard Fire and Special Perils <ul style="list-style-type: none"> <li>Fire</li> <li>Explosion or Implosion</li> <li>Lightning</li> <li>Earthquake, volcanic eruption, or other convulsions of nature</li> <li>Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation</li> <li>Subsidence of the land on which Your Home Building stands, Landslide, Rockslide</li> <li>Bush fire, Forest fire, Jungle fire</li> <li>Impact damage of any kind, i.e., damage caused by impact of, or collision caused by any external physical object (e.g. vehicle, falling trees, aircraft, wall etc.)</li> <li>Missile testing operations</li> <li>Riot, Strikes, Malicious Damages</li> <li>Acts of terrorism</li> <li>Bursting or overflowing of water tanks, apparatus and pipes.</li> <li>Leakage from automatic sprinkler installations.</li> <li>Theft within 7 (seven )days from the occurrence of and proximately caused by any of the above Insured Events.</li> </ul> </li> <li>Burglary and House Breaking Theft <ul style="list-style-type: none"> <li>Loss or damage to building or/and contents including agricultural items</li> </ul> </li> </ol>					Clause B,C,D

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		<div>3. Animal Driven Cart</div> <div>a)Loss or damage to the Cart due to: agricultural items: Fire, external explosion, lightning, flood, typhoon, hurricane volcanic eruption or other natural calamities.</div> <div>b)Burglary and Theft.</div> <div>c)Leakage from Automatic Sprinkler Installations.</div> <div>d)In transit by road, rail, inland waterway.</div> <div>e)In transit by road, rail, inland waterway.</div> <div>f) Death of an animal.</div> <div>g)Liability to Third Parties – Death or Bodily Injury and Third-Party Property Damage</div> <div>4. Personal Accident:</div> <div><div>• Coverage against accidental death of the insured and family Age limit: 3 months - 65 years.</div></div> <div>5. Television And Set Top Box:</div> <div>Loss or damage to TV apparatus due to:</div> <div><div>• Fire, lightning, explosion of gas in domestic appliances</div><div>• Earthquake (fire and/or shock).</div><div>• Flood, inundation, storm, tempest, hurricane, tornado etc.</div><div>• Bursting and overflowing of water tanks, apparatus or pipes.</div><div>• Aircraft or articles dropped there from.</div><div>• Riot, strike or malicious act.</div><div>• Mechanical or electrical breakdowns etc.</div></div> <div>6. Agricultural Tractors/Power Tillers/Harvesters</div> <div><div>• Loss or Damage to Insured vehicle due to:</div><div>• Riot, strike or malicious act.</div><div>• Mechanical or electrical breakdowns etc.</div><div>• Flood, hurricane, inundation, cyclone, hailstorm, frost etc.</div><div>• Landslide/rockslide.</div></div> <div>7. Loss or damage to agricultural pump set due to:</div> <div><div>• Fire and /or lightning.</div><div>• Mechanical/Electrical Breakdown.</div><div>• Riot, Strike, Malicious damage.</div><div>• Earthquake, Storm, Typhoon, Hurricane , Flood, Inundation etc.</div></div> <div>8. Pedal Cycle</div> <div><div>• Loss or damage to Pedal Cycle due to-</div><div>Fire and /or lightning.</div><div>Accident or theft.</div><div>Malicious act of a third party.</div></div>												
7.	Add-on Cover	<table><tr><th>S.no</th><th>Optional Cover Description</th><th>Sum Insured (Rs)</th></tr><tr><td>1</td><td>Personal Accident Cover</td><td></td></tr><tr><td></td><td><table><tr><td>Name</td><td>Age</td></tr></table></td><td></td></tr></table>	S.no	Optional Cover Description	Sum Insured (Rs)	1	Personal Accident Cover			<table><tr><td>Name</td><td>Age</td></tr></table>	Name	Age		Clause E
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9.	Exclusions	<p>The Company will not indemnify the Insured in respect of loss, damage or liability directly or indirectly caused by or arising out of or aggravated by –</p> <ol style="list-style-type: none"><li>1. Your deliberate, wilful or intentional act or ommission, or of anyone on Your behalf, or with Your connivance.</li><li>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.</li><li>3. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from</li></ol>				Clause F																																				

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		<p>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.</p> <p>4. Pollution or contamination, unless a. the pollution or contamination itself has resulted from an Insured Event, i. or b. an Insured Event itself results from pollution or contamination.</p>																					
10.	Special Conditions and Warranties (if any)	<p>1. xxx</p> <p>2. Xxx</p> <p>3. xxx</p>	Clause G																				
11.	Admissibility of Claim	<p><b>Admissibility/Denial:</b></p> <p>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"><li>• Surveyor will verify the document and assess the loss as per policy term / condition and coverage mentioned in the policy.</li><li>• Submit the Report to the Us</li><li>• It also depends on investigation report (if any)</li><li>• The claim would not be acceptable if it falls under specific warranty or General exclusion/condition mentioned in the Policy Wordings.</li></ul> <p>Below mentioned in the sample process on claim calculation</p> <table><thead><tr><th>Description</th><th>Amount</th></tr></thead><tbody><tr><td>Gross Loss</td><td>xx</td></tr><tr><td>Less: Betterment factor / any adjustment (if applicable)</td><td>xx</td></tr><tr><td>Less: Depreciation (if applicable)</td><td>xx</td></tr><tr><td>Less: Salvage (if applicable)</td><td>xx</td></tr><tr><td>Less: Under Insurance (if applicable)</td><td>xx</td></tr><tr><td>Less: Franchise / Excess (if applicable)</td><td>xx</td></tr><tr><td>Sub Total</td><td>xx</td></tr><tr><td>Less: Reinstatement premium (if applicable)</td><td>xx</td></tr><tr><td>Amount Payable</td><td>xx</td></tr></tbody></table> <p>*The claims settlement will be as per Terms and Conditions applicable under the Policy</p>	Description	Amount	Gross Loss	xx	Less: Betterment factor / any adjustment (if applicable)	xx	Less: Depreciation (if applicable)	xx	Less: Salvage (if applicable)	xx	Less: Under Insurance (if applicable)	xx	Less: Franchise / Excess (if applicable)	xx	Sub Total	xx	Less: Reinstatement premium (if applicable)	xx	Amount Payable	xx	Clause G
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12.	Policy Servicing - Claim Intimation and Processing	<p>For Policy/Claims Servicing, reach out to us at:</p> <p>1. Toll Free No:1800 22 1111 / 1800 102 1111.</p> <p>2. Email Id: customer.care@sbigeneral.in</p> <p>3. Reimbursement Process as mentioned below</p> <ul style="list-style-type: none"><li>• Once the claim is registered to SBIG.</li><li>• Claim SPOC will get in touch with You for a surveyor appointment.</li></ul>	Clause G																				

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		<ul style="list-style-type: none"><li>Survey of the damaged property will be done physically / virtually.</li><li>Documents list will be shared by surveyor /investigator /insurance company.</li><li>Submission of Documents to surveyor/ investigator/ insurance company.</li><li>The surveyor will submit his report to insurance company.</li><li>Offer for Settlement.</li><li>Claim remittance.</li></ul> <p>4. Turn Around Time (TAT) for Claim Settlement: 7 days from the date of receipt of all necessary documents required for assessing the claim.</p> <p>5. Refer below to the Escalation Matrix when TAT is not satisfied:</p> <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>	Zone	Escalation Level	Email ID	All Zone	First Level	customer.care@sbigeneral.in	All Zone	Second Level	gro@sbigeneral.in	
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All Zone	Second Level	gro@sbigeneral.in										
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><b>Stage 1: Bima Bharosa</b></p> <p>You can register your grievances with the regulator using the following link: <a href="https://bimabharosa.irdai.gov.in/Home/Home">https://bimabharosa.irdai.gov.in/Home/Home</a></p> <p><b>Stage 2: Head – Customer Care</b></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: <a href="mailto:head.customercare@sbigeneral.in">head.customercare@sbigeneral.in</a></p> <p>Toll-Free Number: 1800 102 1111 (Available 24/7)</p> <p><b>Stage 3: Grievance Redressal Officer (GRO)</b></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</p>	Clause K									

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		<p>GRO 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><b>Stage 4: Escalation to Insurance Ombudsman</b>  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:  <a href="https://www.cioins.co.in/Ombudsman">https://www.cioins.co.in/Ombudsman</a></p>	
14.	Obligations of prospective Policyholder / Customer	<ul style="list-style-type: none"> <li>To disclose all material information at time of filing the proposal form.</li> <li>In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the insurer immediately.</li> <li>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.</li> </ul>	Clause G

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.