

## Gramin Samriddhi Bima

### PROSPECTUS

There is nothing important than "Your Farm buildings and Farm equipment. So, it is pretty necessary to protect and cover your resources with the best insurance policy. So, we have come up with Great value, coverage and peace of mind for you..."

Now with SBI General Gramin Samriddhi Bima, you can insure the building, content and agricultural items, Animal Cart, Pedal Cycle and more. Get affordable coverage for your property and possessions against unfortunate events which may cause you unnecessary financial burden!

This is a package product consisting of 8 sections which are mentioned as below:

Section 1(a or b) is compulsory and any one section other than Section 1 is Compulsory.

Section	Name of the Sections		
Section	1 Standard Fire and	A) Building	
	Special perils Insurance-		
	Building, Contents and		
	Agricultural Items		
		b) Contents & Agricultural Items	
Section 2	Burglary and House	Contents and Agricultural Items	
	Breaking and Theft-		
	Contents, and		
	Agricultural Items		
Section 3	Animal Driven Cart		
Section 4	Personal Accident		
Section 5	Television and Set Top Box		
Section 6	Agricultural Tractors/Power Tillers/Harvesters		
Section 7	Agricultural Pump Set		
Section 8	Pedal Cycle		

#### Coverage:

##### Section I: Standard Fire and Special perils Insurance-Building, Contents and Agricultural Items

This section provides the coverage against the following perils:

- 1) Fire
- 2) Lightning
- 3) Explosion/ Implosion
- 4) Aircraft Damage
- 5) Riot Strike & Malicious Damage
- 6) Storm, Cyclone/ Typhoon, Tempest, Hurricane, Tornado, Flood & Inundation
- 7) Impact Damage
- 8) Subsidence and Landslide including Rockslide
- 9) Bursting and/ or overflowing of Water Tanks, Apparatus & Pipes.
- 10) Missile Testing Operations
- 11) Leakage from Automatic Sprinkler Installations
- 12) Bush Fire

##### Add on cover under Section 1:

- 1) Earthquake (Fire & Shock)

##### Exclusions Applicable to section I.

- 1) Loss or damage caused by War and Warlike perils
- 2) Loss or damage due to Nuclear and Radioactive material
- 3) Loss or damage due to pollution or contamination
- 4) Loss or damage to Money securities, stamps collections, bullion, deeds etc
- 5) Damage to stocks due to change in temperature
- 6) Consequential losses

## Section II: Burglary and House Breaking and Theft- Contents, and Agricultural Items

This section provides any loss or damage to the building or contents including agricultural items due to Burglary, Housebreaking and theft.

### Exclusions Applicable to Section II.

- 1) Loss of Gold or silver articles, watches or jewellery or precious stones or models or coins or curios, sculptures, manuscripts, rare books, plans, medals, moulds etc.
- 2) Loss caused by insured or insured's Family member or employees
- 3) Loss arising in due to riot and strike, civil commotion, terrorist activities, earthquake, flood, storm, volcanic eruption, typhoon, hurricane, tornado, cyclone or other convulsions of nature
- 4) Loss due to war or warlike perils
- 5) Consequential Loss

## Section III. Animal Driven Cart

This section covers

- 1) Loss or damage to the Cart by following perils:
  - a) By fire, external explosion, lightning or flood, typhoon, hurricane, volcanic eruption or other convulsions of nature
  - b) By burglary and theft
  - c) By malicious act
  - d) Accidental external means
  - e) Whilst in transit by road, rail, inland waterway.
- 2) Death of an animal
- 3) Liability to Third Parties – Death or Bodily Injury and Third Party Property damage.

### Exclusions Applicable to Section III

- 1) Damage to hard or pneumatic rubber tyres or any accessories unless cart is also damaged/stolen at the same time
- 2) Normal Wear and tear or breakdown
- 3) Injury to animal due to purpose other than pulling cart
- 4) Injury to animal due to pre existing disease/injury
- 5) Damage due to War and Warlike Perils
- 6) Damage caused by Nuclear or radioactive weapon material

## Section IV. Personal Accident

This section provides the coverage against the accidental death of the insured and family members. Age limit: Children 3 months and maximum up to 65 years.

### Exclusions applicable to section IV.

- 1) Any pre-existing disability / accidental injury.
- 2) Intentional self-injury, suicide or attempted suicide
- 3) influence of liquor or drugs or other intoxicants
- 4) engaging in aviation or ballooning whilst mounting into, dismounting from or traveling in any aircraft or balloon other than as a passenger (fare paying or otherwise)
- 5) engaging in racing, hunting, mountaineering, ice hockey, winter sports or any adventure sports
- 6) Death due to War and invasion or act of foreign enemy
- 7) Death due to ionizing radiation or any nuclear material weapon

## Section V. Television and Set Top Box

This section provides the coverage against

- 1) loss or damage to television apparatus due to:
  - a) Fire, lightning, explosion of gas in domestic appliances
  - b) Earthquake (fire and/or shock)
  - c) Flood, inundation, typhoon, storm, tempest, hurricane, tornado and cyclone.
  - d) Bursting and overflowing of water tanks, apparatus or pipes
  - e) Aircraft or articles dropped there from
  - f) Riot, strike or malicious act
  - g) Mechanical or electrical breakdowns
  - h) Accidental external means.
- 2) Legal liability to third parties- Death or Bodily Injury and Third Party Property Damage

**Exclusions Applicable to Section V.**

- 1) To set top box or fittings by theft unless the Television Apparatus itself is stolen at the same time,
- 2) Caused by or arising out of or traceable to erection, repairing or dismantling of the Television Apparatus,
- 3) For which the manufacturer or supplier of the Television Apparatus is responsible.

**Section VI . Agricultural Tractors/Power Tillers/Harvesters**

This section provides the coverage against:

- 1) Loss or Damage to Insured vehicle due to:
  - a) by fire explosion self ignition or lightning;
  - b) by burglary housebreaking or theft;
  - c) by riot and strike;
  - d) by earthquake (fire and shock damage);
  - e) by flood, typhoon, hurricane, storm, tempest, inundation, cyclone, hailstorm, frost;
  - f) by accidental external means;
  - g) by malicious act;
  - h) by terrorist activity;
  - i) whilst in transit by road rail inland waterway lift elevator or air;
  - j) by landslide rockslide.
- 2) Liability to Third Parties – Death or Bodily Injury and Third Party Property Damage
- 3) Towing of Disabled Vehicles
- 4) Personal Accident cover for owner-driver- Death or Bodily Injury

**Exclusions Applicable to Section VI**

- 1) Consequential loss, depreciation, wear and tear, mechanical or electrical breakdown, failures or breakages nor for damage caused by overloading or strain of the insured vehicle
- 2) damage to Tyres and Tubes unless the vehicle insured is damaged at the same time
- 3) accidental loss or damage and/or liability caused sustained or incurred outside the geographical area
- 4) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.

**Section VII Agricultural Pump set**

This Section covers loss or damage to agricultural pump set due to:

- a) Fire and /or lightning
- b) Mechanical/Electrical Breakdown.
- c) Riot, Strike, Malicious damage.
- d) Earthquake
- e) Storm, Typhoon, Hurricane , Flood, Inundation

**Exclusions applicable to Section VII.**

- 1) loss or damage for which the manufacturer or supplier of the Pump Set is responsible;
- 2) wear and tear, gradual deterioration, atmospheric or climatic conditions, rust, corrosion, moth, vermin or insect;
- 3) Consequential Loss
- 4) Any claim which involves his servants, family, household etc

**Section VIII. Pedal Cycle**

This section Provides coverage against

- a) Loss or damage to Pedal Cycle due to,
  - by Accident or theft
  - the malicious act of a third party
- b) Third Party Liability - Death or Bodily injury and Third Party Property damage

**Exclusions applicable to section VIII.**

- 1) the Pedal Cycle whilst being used for hire or reward, or for racing or pace making,or outside India;
- 2) caused or liability sustained by mechanical breakdown or overloading or strain;
- 3) Loss of accessories unless peddle cycle is stolen at the same time
- 4) failure to secure the Pedal Cycle when left unattended

### General Exclusions Applicable To All Sections

Exclusions applicable to each section will have precedence over general exclusions mentioned below: The Company shall not be liable in respect of

- 1) Loss or damage caused by depreciation or wear and tear.
- 2) Consequential Loss of any kind of description.
- 3) Loss, damage, liability or expenses, whether directly or indirectly occasioned by happening through or arising from any consequences of war, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, military or usurped power or civil commotion or loot or pillage in connection therewith.
- 4) a) Loss or damage directly or indirectly caused by or arising from or in consequence of or contributed to by nuclear weapons material.  
b) This insurance does not cover loss or damage directly or indirectly caused by arising from or in consequence of or contributed to by ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this condition 4(b) only, combustion shall include any self-sustaining process of nuclear fission.

Sections/Coverage	Sum Insured	Basis of Sum Insured	Deductibles
<b>1. Standard Fire and Special perils Insurance-Building, Contents and Agricultural Items</b>  <b>Note:</b> Contents and Agricultural items to be insured on first loss basis 50% of total contents.	-	<ul style="list-style-type: none"> <li>• Reinstatement value for Building</li> <li>• Market value Basis</li> </ul>	<ul style="list-style-type: none"> <li>• 5% of claim subject to minimum of Rs1,500 for Act of God Perils</li> <li>• Rs.1000 for other perils</li> </ul>
<b>2. Burglary and House Breaking and Theft- Contents, and Agricultural Items</b>  <b>Note:</b> Contents and Agricultural items to be insured on first loss basis 50% of total contents.	-	<ul style="list-style-type: none"> <li>• Market value Basis</li> </ul>	-
<b>3. Animal Driven Cart</b> a) Loss or Damage to cart b) Death of Animal c) Liability to Third parties	Max upto Rs.50000 Max upto Rs.50000 Upto Rs.10000	Market value Basis - -	First Rs.1,000 - -
<b>4. Personal Accident (Death only)</b>	-	-	-
<b>5. Television and Set top box</b> a) Loss or damage to the television apparatus b) Third party liability	- Upto Rs. 25000	-	-
<b>6. Agricultural Tractors/Power Tillers/Harvesters/</b> a) Damage to Insured Vehicle b) Liability to third parties c) Towing of disabled vehicles d) PA cover for Owner-Driver	- - - Rs.15 Lakhs	IDV and applicable depreciation - - -	As per IMT - - -
<b>7. Agricultural Pump set</b>	Maximum upto Rs.25000	Market Value Basis	5% of SI subject to minimum of Rs.2500/-
<b>8. Pedal Cycle</b> Damage to pedal cycle  Third Party liability	Maximum upto Rs.5000/- Maximum upto Rs.10000/-	- -	- -

## General Conditions:

### Cancellation / Termination:

#### 1. Cancellation by Insured:

- a. Insured can cancel this Policy at any time during the policy period by giving the Company notice in writing, in such case, The Company shall
  - (i) Refund the proportion premium for unexpired policy period, if the period/term of the policy is up to one year and there is no claim(s) made during the policy period.
  - (ii) Refund premium for the unexpired policy period, in respect of policies with the policy period/term more than one year and the risk coverage for such policy years has not commenced.

#### 2. Cancellation by Company:

The Company will cancel the policy with 7 days' notice period only on grounds of established fraud and in such case no refund shall be made to Insured.

### Claims Procedure:

It is a condition precedent to the Company's liability that upon the discovery or happening of any loss that may give rise to a claim under this Policy, the Insured/Insured Person shall undertake the following:

#### Claim Intimation

The claim has to be intimated to the Company's Call centre -----

- Call us on our Toll Free for any queries that you may have @ 1800221111, 18001021111
- Email your queries to. [customer.care@sbigeneral.in](mailto:customer.care@sbigeneral.in)

The following information should be furnished by the Insured/Insured Person while intimating a claim:

- 1) Policy Number,
- 2) Location, Date and Time of accident,
- 3) Nature and cause of loss,
- 4) Whether Police authorities have been informed
- 5) Insured/Insured Person's contact numbers.

The documents required to be submitted in the event of a claim are :

- 1) Duly completed Claim form
- 2) Fire Brigade Report ( in case of loss or damage by Fire)
- 3) First Information report & Non-traceable certificate ( incase of theft and burglary)
- 4) Meteorological report ( incase of loss or damage by Flood, Storm etc)
- 5) Estimate for repairs/replacement
- 6) Invoice/ Bills/Receipts
- 7) F.R. where ever applicable.

Any other documents as required by the insurer

**Note:** Above mentioned are only the indicative documents.

## Grievance Redressal Procedure

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: Bima Bharosa

You can register your grievances with the regulator using the following link: <https://bimabharosa.irdai.gov.in/Home/Home>

### Stage 2: Head – Customer Care

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.

Email: [head.customer.care@sbigeneral.in](mailto:head.customer.care@sbigeneral.in)

Toll-Free Number: 1800 102 1111 (Available 24/7)

### Stage 3: Grievance Redressal Officer (GRO)

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 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.

**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>

**Insurance Act,1938, Section 41-Prohibition of Rebates**

No person shall allow or offer to allow either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.

ANY PERSON MAKING DEFAULT IN COMPLYING WITH THE PROVISIONS OF THIS SECTION SHALL BE PUNISHABLE WITH PENALTY WHICH MAY EXTEND TO TEN LAKHS RUPEES.

**Disclaimer: In the event of any question relating to interpretation of the insurance coverage, the policy document will prevail.**