SBI general INSURANCE
SURAKSHA AUR BHAROSA DONO

MONEY INSURANCE POLICY

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**	**Money Insurance Policy**	
2.	**Unique Identification Number(UIN) allotted by IRDAI**	IRDAN144RP0011V02201011	
3.	**Structure**	Indemnity	
4.	**Interests Insured**	Money means cash, bank drafts, currency notes, treasury notes, cheques, postal orders, money orders and current postage stamps, revenue stamps, court fee stamps and the like belonging to the Insured.	
5.	**Sum Insured**	Sum Insured means the amount stated against each sub-part shown in the Schedule, which is the maximum amount for which Company will make payment in relation to any one Claim.	
6.	**Policy Coverage**	1. Covers theft of money or loss, destruction or damage caused by an accident. 2. Can be purchased as a stand-alone product or along with other products that is not otherwise excluded; 3. Sum Insured is variable, based on situation or need. 4. Money cover available for – in transit, on premises during working hours, in a safe/strong room. 5. Optional cover for value of safe.	Base Coverage
7.	**Add-on Cover**	No add-ons available for this product	
8.	**Loss Participation**	Deductibles applicable for each peril or add-on or sections of a package	
9.	**Exclusions**	The Company is not liable when: 1. War, invasion, act of foreign enemy etc. 2. Confiscation, nationalisation, etc. by government authority 3. Consequential loss of any type. 4. Riots, strikes civil commotion, etc. 5. Nuclear activity, weapons, waste, etc.	Exclusions

<table>
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<tr><td></td><td></td><td>6. Destruction, damage or loss caused by the insured, anyone acting on their behalf, any member of their family or in their employment.
7. Shortages from clerical or accounting errors.
8. Destruction, damage or loss if the premises are unoccupied for more than 14 continuous days.</td><td></td></tr>
<tr><td>10.</td><td>Special Conditions and warranties (if any)</td><td>It is warranted that:
1. All Money not paid out on the day on which it is received from the Bank is secured in the Insured Premises in a locked safe or strong room after business hours.
2. A complete record of the amount of Money in the safes be kept in a secure place other than in any of the said safes and that the liability of the Company will be limited to the amount of the Money shown by such record to be in the safes at the time of the loss but not exceeding in all the limits as set out in the Schedule hereto.
3. The Insured shall take all ordinary and reasonable precautions for the safety of the Money.
4. Cash boxes or till drawers after business hours to be kept with their contents in a safe or strong room in the Insured Premises
5. Safe or strong room keys or duplicates thereof at all times be kept away from the portion of the Insured Premises in which such safe or strong room is situate and always out of sight of the public.</td><td></td></tr>
<tr><td>11.</td><td>Admissibility of Claim</td><td>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.
• 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.
Below mentioned in the sample process on claim calculation
<table><tr><th>Description</th><th>Amount (Rs)</th></tr><tr><td>Gross Loss</td><td></td></tr><tr><td>Less any Adjustment - if any</td><td></td></tr><tr><td>Less Franchise / Excess</td><td></td></tr><tr><td>Sub Total</td><td></td></tr><tr><td>Less Subrogation and recovery</td><td></td></tr><tr><td>Documents</td><td></td></tr><tr><td>Amount Payable</td><td></td></tr></table>*The claims settlement will be as per Terms and Conditions applicable under the Policy.</td><td></td></tr>
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<tr><th>Sl. No.</th><th>Title</th><th>Description</th><th>Policy Clause Number</th></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 Claim 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.
(This timeline is not applicable for policies issued on (building/property) on reinstatement basis)
5. Refer below to the Escalation Matrix when TAT is not satisfied:
<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</td><td></td></tr>
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		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	
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	

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.