

SBI GENERAL BHARAT GRIHA RAKSHA
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	SBI General Bharat Griha Raksha																												
2.	Unique Identification Number(UIN) allotted by IRDAI	IRDAN144RP0032V01202021																												
3.	Structure	Basis of Sum/Limit Insured: Indemnity	Clause C, D																											
4.	Interests Insured	Property insured is Home Building and Contents as specified in policy schedule.	Clause C, D																											
5.	Sum Insured	<p>Below is the Cover wise Sum Insured</p> <table border="1"> <thead> <tr> <th>Sr. No.</th> <th>Type of Asset</th> <th>Sum Insured (₹)</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Home Building</td> <td></td> </tr> <tr> <td>i)</td> <td>Residential Structure</td> <td>xxxxx</td> </tr> <tr> <td>ii)</td> <td>Additional Structure</td> <td>xxxxx</td> </tr> <tr> <td>2</td> <td>Home Contents Cover</td> <td> Item wise Sum Insured for Home Contents (in ₹): (Sum Insured represents cost of replacement) </td> </tr> <tr> <td></td> <td></td> <td> Items (₹) Sum Insured </td> </tr> <tr> <td></td> <td>Furniture, Fixtures and Fittings (Home Furnishings)</td> <td>₹XXXXX</td> </tr> <tr> <td></td> <td>Electrical/Electronic</td> <td>₹XXXXX</td> </tr> <tr> <td></td> <td>Others</td> <td>₹XXXXX</td> </tr> </tbody> </table>	Sr. No.	Type of Asset	Sum Insured (₹)	1	Home Building		i)	Residential Structure	xxxxx	ii)	Additional Structure	xxxxx	2	Home Contents Cover	Item wise Sum Insured for Home Contents (in ₹): (Sum Insured represents cost of replacement)			Items (₹) Sum Insured		Furniture, Fixtures and Fittings (Home Furnishings)	₹XXXXX		Electrical/Electronic	₹XXXXX		Others	₹XXXXX	Clause C, D
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6.	Policy Coverage	<p>This policy covers:</p> Home Building Cover & Home Contents Cover : <ol style="list-style-type: none"> 1. Fire 2. Explosion / Implosion 	Clause B,C,D																											

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		<p>3. Lightning</p> <p>4. Earthquake, volcanic eruption or other convulsions of nature</p> <p>5. Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation.</p> <p>6. Subsidence, Landslide, Rockslide</p> <p>7. Bush Fire, Forest Fire, Jungle Fire</p> <p>8. Impact damage of any kind</p> <p>9. Missile testing operation</p> <p>10. Riot, Strikes, Malicious Damages</p> <p>11. Acts of terrorism(Coverage as per Terrorism Clause attached)</p> <p>12. Bursting / Overflowing of water tanks, apparatus</p> <p>13. Leakage from automatic sprinkler installation</p> <p>14. Theft within 7 days of occurrence</p> <p>In – built Covers:</p> <p>1. Upto 5% of the claim amount for reasonable fees of architect, surveyor, consulting engineer.</p> <p>2. Upto 2% of the claim amount for reasonable costs of removing debris from the site.</p> <p>3. Loss of Rent and Rent for Alternative Accommodation while the Home Building is not for living because of physical loss arising out of an Insured event.</p> <p>For complete details on coverages, please refer Policy Wordings.</p>											
7.	Add-on Cover	<table border="1" data-bbox="384 1445 1282 1777"> <thead> <tr> <th data-bbox="384 1445 982 1504">Add On Cover Name</th><th data-bbox="982 1445 1282 1504">Sum Insured</th></tr> </thead> <tbody> <tr> <td data-bbox="384 1504 982 1585">Accidental Damage Cover – General Contents</td><td data-bbox="982 1504 1282 1585"></td></tr> <tr> <td data-bbox="384 1585 982 1631">Temporary Resettlement Expenses</td><td data-bbox="982 1585 1282 1631"></td></tr> <tr> <td data-bbox="384 1631 982 1724">Cover for Valuable Contents on Agreed Value Basis</td><td data-bbox="982 1631 1282 1724"></td></tr> <tr> <td data-bbox="384 1724 982 1777">Personal Accident Cover</td><td data-bbox="982 1724 1282 1777"></td></tr> </tbody> </table>	Add On Cover Name	Sum Insured	Accidental Damage Cover – General Contents		Temporary Resettlement Expenses		Cover for Valuable Contents on Agreed Value Basis		Personal Accident Cover		Clause E
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8.	Loss Participation	There is no deductible under the policy except deductible applicable to Terrorism as per pool											
9.	Exclusions	<p>The company is not liable with respect to -</p> <p>1. Your deliberate, willful or intentional act or omission, or of anyone on Your behalf, or with Your connivance.</p>	Clause F										

Sl. No.	Title	Description	Policy/Clause Number
		<p>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.</p> <p>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.</p> <p>4. Pollution or contamination, unless i. the pollution or contamination itself has resulted from an Insured Event, or ii. an Insured Event itself results from pollution or contamination.</p> <p>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 particular machine lost, damaged or destroyed.</p> <p>6. Loss or damage to bullion or unset precious stones, manuscripts, plans, drawings, securities, obligations on documents of any kind, coins or paper money, cheques, vehicles, and explosive substances, unless otherwise expressly stated in the policy.</p> <p>7. Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable event.</p> <p>8. Loss or damage to any Insured Property removed from Your Home to any other place.</p> <p>9. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.</p> <p>10. Any reduction in market value of any Insured Property after its repair or reinstatement.</p> <p>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 later renewal of this Policy, unless You have paid additional premium and such addition, extension or alteration is added by Endorsement.</p> <p>12. Costs, fees onses for preparing any claim.</p> <p>For complete details, refer Policy Wordings</p>	

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10.	Special Conditions and Warranties (if any)	<p>1. xxx 2. Xxx 3. Xxx</p>	Clause G																				
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. <p>Below mentioned in the sample process on claim calculation</p> <table border="1"> <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> <ol style="list-style-type: none"> Toll Free No:1800 22 1111 / 1800 102 1111. Email Id: customer.care@sbigeneral.in Reimbursement Process as mentioned below <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 	Clause G																				

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		<p>/insurance company.</p> <ul style="list-style-type: none"> Submission of Documents to surveyor/ investigator/ insurance company. The surveyor will submit his report to insurance company. Offer for Settlement. Claim remittance. <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 border="1" data-bbox="384 745 1277 907"> <thead> <tr> <th data-bbox="384 745 517 791">Zone</th><th data-bbox="517 745 799 791">Escalation Level</th><th data-bbox="799 745 1277 791">Email ID</th></tr> </thead> <tbody> <tr> <td data-bbox="384 791 517 837">All Zone</td><td data-bbox="517 791 799 837">First Level</td><td data-bbox="799 791 1277 837">customer.care@sbigeneral.in</td></tr> <tr> <td data-bbox="384 837 517 907">All Zone</td><td data-bbox="517 837 799 907">Second Level</td><td data-bbox="799 837 1277 907">gro@sbigeneral.in</td></tr> </tbody> </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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13.	Grievance Redressal and Policy holders 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 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 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 Toll-Free Number: 1800 102 1111 (Available 24/7)</p> <p>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.</p>	Clause K									

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		<p>Stage 4: Escalation to Insurance Ombudsman</p> <p>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.</p> <p>Submit your Grievance online: https://www.cioins.co.in/Ombudsman</p>	
14.	Obligations of the Policyholder	<ul style="list-style-type: none"> To disclose all material information at time of filing 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 Addition/Deletion of contents, Addition/ Deletion/ Change of Hypothecation, Change in Nominee Name, Address or asset details etc. may affect the claim settlement. 	Clause G
Declaration by the Policy Holder: I have read the above and confirm having noted the details			
Place:			
Date:/...../.....		Signature of the Policyholder	
<p>Note:</p> <p>a) For product related documents including Customer Information Sheet, kindly refer to the below link: https://www.sbigeneral.in/downloads</p> <p>b) In case of any conflict, the terms and conditions mentioned in the policy document shall prevail</p>			