SBI general INSURANCE
SURAKSHA AUR BHAROSA DONO

SBI GENERAL BHARAT LAGHU UDYAM SURAKSHA

CUSTOMER INFORMATION SHEET

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

<table>
<tr><th>Sl. No.</th><th>Title</th><th>Description</th><th>Policy Clause Number</th></tr>
<tr><td>1.</td><td>Product Name</td><td>SBI General Bharat Laghu Udyam Suraksha</td><td></td></tr>
<tr><td>2.</td><td>Unique Identification Number(UIN) allotted by IRDAI</td><td>IRDAN144RP0030V02202021</td><td></td></tr>
<tr><td>3.</td><td>Structure</td><td>Basis of Sum/Limit Insured: Indemnity</td><td>Clause C</td></tr>
<tr><td>4.</td><td>Interests Insured</td><td>The Building, Structure, Plant and Machinery, Furniture, Fixture and Fittings, Stocks and any other Contents, assets that are declared and insured by You under this Policy as specified in policy schedule.</td><td></td></tr>
<tr><td>5.</td><td>Sum Insured</td><td>
<table>
<tr><th>S.No</th><th>Type of Asset</th><th>Asset Description</th><th>Sum Insured (`)</th></tr>
<tr><td>1.</td><td>Building including plinth, Basement and additional structures</td><td></td><td></td></tr>
<tr><td>2.</td><td>Plant and Machinery</td><td></td><td></td></tr>
<tr><td>3.</td><td>Furniture & Fixtures, Fittings and other equipment</td><td></td><td></td></tr>
<tr><td>4.</td><td>Stocks of Raw Material</td><td></td><td></td></tr>
<tr><td>5.</td><td>Stock in Process</td><td></td><td></td></tr>
<tr><td>6.</td><td>Finished Stock</td><td></td><td></td></tr>
<tr><td>7.</td><td>Other Contents</td><td></td><td></td></tr>
</table>
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, as applicable.</td><td></td></tr>
<tr><td>6.</td><td>Policy Coverage</td><td>This policy covers:
Home Building Cover & Home Contents Cover:
1. Fire including due to its own fermentation or natural heating, or spontaneous combustion
2. Explosion / Implosion
3. Lightning</td><td>Base Coverage
Clause B
Clause B(4)</td></tr>
</table>

Sl. No.	Title	Description	Policy Clause Number
		4. Earthquake, volcanic eruption or other convulsions of nature 5. Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation. 6. Subsidence, Landslide, Rockslide 7. Bush Fire, Forest Fire, Jungle Fire 8. Impact damage of any kind 9. Missile testing operation 10. Riot, Strikes, Malicious Damages 11. Acts of terrorism 12. Bursting / Overflowing of water tanks, apparatus 13. Leakage from automatic sprinkler installation 14. Theft within 7 days of occurrence **In – built Covers:** 1. Additions, alterations or extensions 2. Temporary removal of stocks 3. Cover For Specific Contents: 4. Start-Up Expenses 5. Professional fees 6. Cost of removal of debris 7. Costs compelled by Municipal Regulations	
7.	**Add on Covers**	1. Stocks on Floater Basis: Cover for stocks at multiple locations under one Sum Insured. 2. Accidental Damage Cover Clause 3. Impact Damage by Insured's Own Vehicle 4. Loss of Rent and Additional Expense of Rent for Alternate Premises 5. Detoriation of Stocks 6. Adequacy of Sum Insured 7. EMI Protection Cover 8. Involuntary Betterment / Technological advancements 9. Leakage and Contamination Cover 10. Declaration Policy for Stocks 11. Electrical Clause/Electrical Installation Clause 12. Brand and Trademark Clause 13. Adequacy of Sum Insured	
8.	**Loss Participation**	Excess of 5 % of each claim, subject to a minimum of ₹ 10,000 (Rupees Ten Thousand). This means that We will deduct 5 % of each claim, subject to a minimum of ₹ 10,000 (Rupees Ten Thousand) for each and every loss suffered by You under the terms of this policy.	

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9.	**Exclusions**	The company is not liable with respect to - 1. Your deliberate, wilful or intentional act or omission, or of anyone on Your behalf, or with Your connivance. 2. 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 so lost, damaged or destroyed. However, any ensuing loss or damage to other insured property due to operation of an insured peril is covered. 3. Loss, destruction or damage to the stocks in cold storage premises caused by change of temperature. 4. Loss, or damage by spoilage resulting from the retardation or interruption or cessation of any process or operation caused by operation of any of the Insured Events. 5. Your Premises or any Insured Building remaining continuously unoccupied for a period of more than 30 days, unless You have obtained prior written approval from Us and such approval is recorded as an endorsement on the Policy. 6. 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. 7. 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. 8. Pollution or contamination, unless i. the pollution or contamination itself has resulted from an Insured Event, in which case only physical damage to the Insured Property is covered, or ii. an Insured Event itself results from pollution or contamination. 9. Loss, destruction or damage to bullion or unset precious stones, any curios or works of art unless such amount is declared separately and recorded in the Policy Schedule. 10. Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable Insured Event. 11. Loss or damage to any Insured Property removed from Your Premises to any other place, except i. machinery and equipment temporarily removed for repairs, cleaning, renovation or other similar purposes for a period not exceeding 60 days, ii. Stock covered under Clause (C) (4.2) of this Policy.	Clause D

<table>
<tr><th>Sl. No.</th><th>Title</th><th>Description</th><th>Policy Clause Number</th></tr>
<tr><td></td><td></td><td>12. Any reduction in market value of any Insured Property after its repair or reinstatement.
13. Loss or damage to any Insured Property or any claim which is covered by a marine policy in force at the time of loss or damage, except in excess of the limits of that policy.
14. Any consequential or indirect loss or damage of any description, i.e. losses or extra costs (financial or non-financial) that follow or are a consequence of an Insured Event, like, loss by delay, loss of income or wages or earnings, or of market, or of time, medical expenses, or any costs not covered by this Policy.
15. Costs, fees or expenses for preparing any claim.</td><td></td></tr>
<tr><td>10.</td><td>Special Conditions and Warranties (if any)</td><td>1. xxx
2. Xxx
3. xxx</td><td>Clause H</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</th></tr>
<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>
</table>
*The claims settlement will be as per Terms and Conditions applicable under the Policy</td><td></td></tr>
</table>

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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 Policyholders 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</td><td>Clause L</td></tr>
</table>

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		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 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	
		• 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 may affect or prejudice the claim settlement	

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
- In case of any conflict, the terms and conditions mentioned in the policy document shall prevail