SBI general INSURANCE
SURAKSHA AUR BHAROSA DONO

SBI GENERAL FLEXI HOME INSURANCE

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

(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
(Please refer to applicable policy clause number in next column)</th><th>Policy Clause Number</th></tr>
<tr><td>1.</td><td>Name of Insurance Product</td><td>SBI General Flexi Home Insurance</td><td></td></tr>
<tr><td>2.</td><td>Unique Identification Number allotted by IRDAI</td><td>IRDAN144RPMS0002V01202425</td><td></td></tr>
<tr><td>3.</td><td>Structure</td><td>Indemnity</td><td></td></tr>
<tr><td>4.</td><td>Interests Insured</td><td>This Policy is issued to You and covers You and/or Your Home Building and/or Home Contents as mentioned in the Policy Schedule.</td><td></td></tr>
<tr><td>5.</td><td>Sum Insured</td><td>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.
<table>
<tr><th>Cover</th><th>Sum Insured</th></tr>
<tr><td>Home Building & Home Contents</td><td></td></tr>
<tr><td>Home Building Only</td><td></td></tr>
<tr><td>Home Contents Only</td><td></td></tr>
<tr><td>Valuable Content</td><td></td></tr>
</table></td><td></td></tr>
<tr><td>6.</td><td>Policy Coverage (What the policy covers?)</td><td>This policy provides coverage against:
1. Fire</td><td>Base Coverage</td></tr>
<tr><td>7.</td><td>Available Add on for the said Product</td><td><table>
<tr><th colspan="2">Optional Perils</th></tr>
<tr><th>Description</th><th>Sum Insured</th></tr>
<tr><td>Earthquake (Inc Tsunami)</td><td></td></tr>
<tr><td>Storm, Tempest Cyclone, Typhoon, Hurricane, Tornado</td><td></td></tr>
<tr><td>Loss caused due to Flood and Inundation</td><td></td></tr>
<tr><td>Loss caused due to Lightning</td><td></td></tr>
</table></td><td></td></tr>
</table>

Sl. No.	Title	Description (Please refer to applicable policy clause number in next column)	Policy Clause Number

Explosion of domestic pressure vessels	
Subsidence, Landslide, Rockslide, Avalanche	
Bush Fire, Forest Fire	
Impact Damage of any kind	
Loss caused due to Missile Testing Operations	
Riot, Strikes, Malicious Damages	
Bursting or overflowing of water tanks, apparatus and pipes	
Leakage from automatic sprinkler installations	

Optional Covers

Description	Sum Insured
Acts of terrorism	
Employees Compensation Insurance	
Public Liability	
Burglary / Theft of contents & personal belongings (on FLB)	
Contents (excluding Jewellery)	
Valuable Contents	
Personal Accident Cover	
Accidental Damage Cover – General Contents	
Temporary Resettlement Expenses	
EMI Protection	
Utility Expense Cover	
Electrical Clause / Electrical Installation Clause	
Tenant Liability Cover	
Pet Insurance	
Loss of Key	
Loss of Rent & Rent for Alternative Accommodation	
Architect, surveyor fee	
Removal of debris	
Loss of Cash while transit	
Fine Art	

Sl. No.	Title	Description (Please refer to applicable policy clause number in next column)	Policy Clause Number
8.	**Loss Participation**	5 % of claim amount subject to minimum of Rs.5,000/-	
9.	**Exclusions** (what the policy does not cover)	Insurer is not liable to provide coverage against: 1. Your deliberate, wilful or intentional act or omission, or of anyone on Your behalf, or with Your connivance. 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. 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. 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. 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 machine so lost, damaged or destroyed. 6. Loss or damage to bullion or unset precious stones, manuscripts, plans, drawings, securities, obligations or documents of any kind, coins or paper money, cheques, vehicles, and explosive substances unless otherwise expressly stated in the policy. 7. Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable event. 8. Loss or damage to any Insured Property removed from Your Home to any other place. 9. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever. 10. Any reduction in market value of any Insured Property after its repair or reinstatement. 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 on the date of renewal of this Policy, unless You have paid additional premium and such addition, extension or alteration is added by Endorsement.	General Exclusions

<table>
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(Please refer to applicable policy clause number in next column)</th><th>Policy Clause Number</th></tr>
<tr><td></td><td></td><td>12. Costs, fees, or expenses for preparing any claim.
13. In case of building under construction, any loss to the construction material or apparatus lying near building and has not become part of the erected structure stands excluded.</td><td></td></tr>
<tr><td>10.</td><td>Special Conditions and Warranties (if any)</td><td>Not Applicable</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. The Claim will be settled as per below working: -
<table>
<tr><th>Description</th><th>Amount</th></tr>
<tr><td>Gross Loss</td><td></td></tr>
<tr><td>Less betterment factor / any adjustment</td><td></td></tr>
<tr><td>Less Depreciation</td><td></td></tr>
<tr><td>Less Salvage</td><td></td></tr>
<tr><td>Less Under Insurance</td><td></td></tr>
<tr><td>Less Franchise / Excess</td><td></td></tr>
<tr><td>Sub Total</td><td></td></tr>
<tr><td>Less reinstatement premium</td><td></td></tr>
<tr><td>Amount Payable</td><td></td></tr>
</table></td><td></td></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 102 1111 (Available 24/7)
For agents and intermediaries 1800 22 1111 (Available 24/7)
2. Email Id: customer.care@sbigeneral.in
3. Details of designated company officials
4. Policy Number
5. Date Of loss
6. Estimated of loss
7. Loss Description
8. Contact person at loss Site.</td><td></td></tr>
</table>

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<tr><td></td><td></td><td>
9. Via the website
10. 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.
11. 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)
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>First 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 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
</td><td></td></tr>
</table>

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		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. • The Policy shall be void and all premium paid hereon shall be forfeited to the Company, in the event of misrepresentation, mis-description or non-disclosure of any material fact by the policyholder.	

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