

**CUSTOMER INFORMATION SHEET**

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

SI No	Title	Description	Policy/ Clause Number	
1	Product Name	Simple Home Insurance Policy		
2	Unique Identification Number allotted by IRDAI	IRDAN144RP0002V02201617		
3	Structure	Basis of Sum/Limit Insured: Indemnity	-	
4	Interests Insured	Your Home Building and Home Contents, or any item of property covered by this Policy.	-	
5	Sum Insured	The amount shown as Sum Insured in the Policy Schedule.	-	
6	Policy Coverage	Simple Home Insurance consists of following section wherein individual covers have been bundled and presented		Base Coverage Clause E  Clause F
		Section	Name of the Sections	
		IA	Fire & Special Perils Building	
		IB	Contents	
		II	Burglary & Theft	
		III	Public Liability	
		IV	Plate Glass	
		V	Baggage	
		VI	Breakdown of Domestic Electric & Electronic Appliances	
		VII	Personal Accident	
		VIII	Loss of Cash Whilst in Transit	
		IX	All Risk Cover- Portable equipments, Jewelry & Valuables	
		X	Key Replacement	
7	Add-on Cover	No add – ons available for this product		-
8	Loss Participation	As specified in policy schedule		
9	Exclusions	The company is not liable with respect to Section I - 1. 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. 2. Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable event.		-

		<div>3. Loss or damage to any Insured Property removed from Your Home to any other place.</div> <div>4. 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.</div> <div>5. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.</div> <div>6. Any reduction in market value of any Insured Property after its repair or reinstatement.</div> <div>7. 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.</div> <div>8. Costs, fees, or expenses for preparing any claim</div>																	
10	Special Conditions and Warranties	As specified in policy schedule.	-																
11	Admissibility of Claim	<div><b>Admissibility/Denial:</b></div> <div><ul style="list-style-type: none"><li>Admissibility/Denial of claim depends on the document submitted for the damaged item claimed by the insured in reference to event /peril / term and condition of the policy.</li><li>Surveyor will verify the document and assess the loss as per policy term / condition and coverage mentioned in the policy.</li><li>Submitted Report to the insurer. 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.</li></ul></div> <div>Below mentioned in the sample process on claim calculation</div> <table><tr><td>Description</td><td>Amount</td></tr><tr><td>Gross Loss</td><td>-</td></tr><tr><td>Less: Betterment factor / any adjustment (if applicable)</td><td>-</td></tr><tr><td>Less: Depreciation (if applicable)</td><td>-</td></tr><tr><td>Less: Salvage (if applicable)</td><td>-</td></tr><tr><td>Less: Under Insurance (if applicable)</td><td>-</td></tr><tr><td>Less: Franchise / Excess (if applicable)</td><td>-</td></tr><tr><td>Sub Total</td><td>-</td></tr></table>	Description	Amount	Gross Loss	-	Less: Betterment factor / any adjustment (if applicable)	-	Less: Depreciation (if applicable)	-	Less: Salvage (if applicable)	-	Less: Under Insurance (if applicable)	-	Less: Franchise / Excess (if applicable)	-	Sub Total	-	-
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		<table><tr><td>Less: Reinstatement premium (if applicable)</td><td>-</td></tr><tr><td>Amount Payable</td><td>-</td></tr></table> <p>The claims settlement will be as per Terms and Conditions applicable under the Policy.</p>	Less: Reinstatement premium (if applicable)	-	Amount Payable	-						
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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"><li>1. Toll Free No:1800 22 1111 / 1800 102 1111. (24/7)</li><li>2. Email Id: <a href="mailto:customer.care@sbigeneral.in">customer.care@sbigeneral.in</a></li><li>3. Reimbursement Process as mentioned below<ul style="list-style-type: none"><li>• Once the claim is registered to SBIG.</li><li>• Claim SPOC will get in touch with You for a surveyor appointment.</li><li>• Survey of the damaged property will be done physically / virtually.</li><li>• Documents list will be shared by surveyor /investigator /insurance company.</li><li>• Submission of Documents to surveyor/ investigator/ insurance company.</li><li>• The surveyor will submit his report to the insurance company.</li><li>• Offer for Settlement.</li><li>• Claim remittance.</li></ul></li><li>4.Turn Around Time (TAT) for claims settlement where Surveyor is appointed:<ul style="list-style-type: none"><li>• Submission of survey report: within 15 days of appointment.</li><li>• Settlement of claim: Within a period of 7 days from the Intimation of claim or receipt of survey report.</li></ul></li></ol> <p>Refer below to the Escalation Matrix when TAT is not satisfied:</p> <table><tr><td>Zone</td><td>Escalation Level</td><td>Email ID</td></tr><tr><td>All Zone</td><td>First Level</td><td><a href="mailto:customer.care@sbigeneral.in">customer.care@sbigeneral.in</a></td></tr><tr><td>All Zone</td><td>Second Level</td><td><a href="mailto:gro@sbigeneral.in">gro@sbigeneral.in</a></td></tr></table>	Zone	Escalation Level	Email ID	All Zone	First Level	<a href="mailto:customer.care@sbigeneral.in">customer.care@sbigeneral.in</a>	All Zone	Second Level	<a href="mailto:gro@sbigeneral.in">gro@sbigeneral.in</a>	-
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13	Grievance Redressal and Policyholders Protection	<p>In accordance with PPHI Regulations, the Company has adopted Grievance Redressal Policy, where in the Grievance Redressal Procedure, details of GRO, Ombudsman details and link to Bima Bharosa Portal is displayed,</p> <p><b>Stage 1</b> If you are dissatisfied with the resolution provided above or for lack of response, you may write to <a href="mailto:head.customercare@sbigeneral.in">head.customercare@sbigeneral.in</a>. We will look into the matter and decide the same expeditiously within 14 days from the date of receipt of your complaint.</p> <p><b>Stage 2</b> In case, you are not satisfied with the decision/resolution communicated by the above office, or have not received any response within 14 days, you may send your Appeal addressed to the Grievance Redressal Officer at: <a href="mailto:gro@sbigeneral.in">gro@sbigeneral.in</a> or contact Toll free number 1800 102 1111 (Available 24/7) For agents and intermediaries 1800 22 1111 (Available 24/7).</p> <p>Grievance Redressal and Policyholders Protection <a href="https://content.sbigeneral.in/uploads/0449cac1bcd144bbb160d3f6b714fbdd.pdf/">https://content.sbigeneral.in/uploads/0449cac1bcd144bbb160d3f6b714fbdd.pdf/</a></p> <p><b>Stage 3</b> In case, you are not satisfied with the decision/resolution communicated by the above office, or have not received any response within 14 days, you may register your complaint with IRDAI on the given below link: <a href="https://bimabharosa.irdai.gov.in/Home/Home">https://bimabharosa.irdai.gov.in/Home/Home</a></p> <p><b>Stage 4</b> If your grievance remains unresolved from the date of filing your first complaint or is partially resolved, you may approach the Insurance Ombudsman falling in your jurisdiction for redressal of your grievance. The details of the Insurance Ombudsman can be accessed at <a href="https://www.cioins.co.in/Ombudsman">https://www.cioins.co.in/Ombudsman</a>.</p>	
14	Obligations of prospective Policyholder / Customer	<ul style="list-style-type: none"> <li>To disclose all material information at the time of filing the proposal form.</li> <li>In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the insurer immediately.</li> <li>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.</li> </ul>	

**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.