

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	Agricultural Pump Set	-
2	Unique Identification Number allotted by IRDAI	IRDAN144RP0011V01201213	-
3	Structure	Basis of Sum/Limit Insured: Indemnity	-
4	Interests Insured	The Pump Sets specified in the Schedule.	-
5	Sum Insured	The amount stated in the Schedule by any Cover, which shall be the Company's maximum liability under this Policy.	-
6	Policy Coverage	Agriculture Pump-set Insurance Policy indemnifies the Insured against the loss/ damage of Agriculture Pump set arising out of: a. Fire and /or lightning b. Theft/burglary (due to violent forcible entry, provided the Pump Set is kept in a locked enclosure). c. Mechanical/Electrical Breakdown. d. Riot, Strike, Malicious damage. e. Earthquake	Give Operative Clause
7	Add-on Cover	Flood can be covered as an Add on cover under this Policy.	-
8	Loss Participation	1% of Sum Insured subject to a minimum of Rs.100/- As specified in policy schedule.	-
9	Exclusions	Unless specifically stated to be covered, the Company has no liability and will not make any payment under this Policy for any claim caused by or arising from any of the following – 1. loss or damage for which the manufacturer or supplier of the Pump Set is responsible. 2. loss or damage due to wear and tear, gradual deterioration, atmospheric or climatic conditions, rust, corrosion, moth, vermin or insect; 3. any maintenance costs for the Pump Set or any replacement parts which are consumable in nature. 4. The cost of rectifying functional failures unless due to an insured event covered under this Policy. 5. The Insured's: a. consequential losses of any kind (including but not limited to loss of profit, loss of opportunity, loss of gain, business interruption, market loss, loss of a pure financial nature, loss of goodwill); b. legal liability. c. any liability which is attached by virtue of any agreement, but which would not have attached in	-

		<p>the absence of such agreement.</p> <p>6. Any fault or defect existing at the commencement date of this insurance. Any circumstance, fact or matter of which the Insured was or ought reasonably to have been aware of, prior to the commencement of the Policy Period.</p> <p>7. Liability more specifically ensured elsewhere.</p> <p>8. Any claim in which the Insured, his servants, family, household or persons engaged in or upon the service of the Insured are involved or are alleged to be involved.</p> <p>9. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel, or the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.</p> <p>10. War (whether war be declared or not), invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalization or requisition of or loss of or damage to property by or under the order of any government or public authority.</p> <p>11. Flood, storm, cyclone or other convulsions of nature or atmospheric disturbances.</p> <p>12. Pollution or contamination by solids, liquids, gaseous or thermal irritants, contaminants, smoke, vapour, soot, fumes, acids, alkalis, radioactive and/or nuclear material, chemical or waste materials (including but not limited to any materials to be recycled, reconditioned or reclaimed) or otherwise of atmosphere, water, soil or other tangible material property.</p> <p>13. Loss or damage caused by terrorism.</p>					
10	Special Conditions and warranties	As specified in policy schedule	-				
11	Admissibility of Claim	<p>Admissibility/Denial:</p> <ul style="list-style-type: none">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.Surveyor will verify the document and assess the loss as per policy term / condition and coverage mentioned in the policy.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. <p>Below mentioned in the sample process on claim calculation</p> <table><tr><td>Description</td><td>Amount</td></tr><tr><td>Gross Loss</td><td>-</td></tr></table>	Description	Amount	Gross Loss	-	-
Description	Amount						
Gross Loss	-						

		<table><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><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 the Terms and Conditions applicable under the Policy.</p>	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	-	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">1. Toll Free No:1800 22 1111 / 1800 102 1111. (24/7)2. Email Id: customer.care@sbigeneral.in3. 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 /insurance company.• Submission of Documents to surveyor/ investigator/ insurance company.• The surveyor will submit his report to the insurance company.• Offer for Settlement.• Claim remittance. <p>4.Turn Around Time (TAT) for claims settlement where Surveyor is appointed:</p> <ul style="list-style-type: none">• Submission of survey report: within 15 days of appointment.• Settlement of claim: Within a period of 7 days from the Intimation of claim or receipt of the final survey report. <p>5. 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>customer.care@sbigeneral.in</td></tr><tr><td>All Zone</td><td>Second Level</td><td>gro@sbigeneral.in</td></tr></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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All Zone	Second Level	gro@sbigeneral.in																	
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>Stage 1</p>	-																

		<p>If you are dissatisfied with the resolution provided above or for lack of response, you may write to head.customercare@sbigeneral.in. We will look into the matter and decide the same expeditiously within 14 days from the date of receipt of your complaint.</p> <p>Stage 2 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: gro@sbigeneral.in or contact Toll free number 1800 102 1111 (Available 24/7) For agents and intermediaries 1800 22 1111 (Available 24/7). Grievance Redressal and Policyholders Protection https://content.sbigeneral.in/uploads/0449cac1bcd144bbb160d3f6b714fbdb.pdf/</p> <p>Stage 3 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: https://bimabharosa.irdai.gov.in/Home/Home</p> <p>Stage 4 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 https://www.cioins.co.in/Ombudsman.</p>	
14	Obligations of prospective Policyholder / Customer	<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. 	-

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.