



SURAKSHA AUR BHAROSA DONO

## **SBI GENERAL BHARAT LAGHU UDYAM SURAKSHA**

Protect Your Business



## SBI General Bharat Laghu Udyam Suraksha

Keeping your business safe and secure is critical for long-term growth. The buildings, structures, plant or machinery, all of these need to be kept protected at all times.

SBI General **Bharat Laghu Udyam Suraksha**, a product that offers you complete peace of mind by securing your business assets.

### Who Can Buy The Policy?

You can purchase this Cover if you carry on any business of production of goods or providing services, own the business or are legally responsible for it and the value of all your insurable assets at one location is above ₹5 crore but does not exceed ₹50 Crore at the Policy commencement date

### What Are The Key Benefits Of This Policy?



Building and Structure Cover  
(Damage and total destruction)



Coverage for plant and machinery,  
stock and other assets



Cover for Furniture, Fixture and  
Fittings (Loss or destruction)



Includes temporary removal  
of stocks



Cover for  
Specific Contents



Start-up expenses



Waiver of Under insurance upto 15%

# In-built Covers for Enhanced Protection

## What Does The Policy Cover?

### Coverage Details

We cover physical loss or damage, or destruction caused to the Insured Property by

- ▶ Fire Including Spontaneous combustion
- ▶ Explosion or Implosion
- ▶ Lightning
- ▶ Earthquake, volcanic eruption, or other convulsions of nature
- ▶ Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation
- ▶ Subsidence, Landslide, Rockslide
- ▶ Impact damage
- ▶ Missile testing operations
- ▶ Riot, Strikes, Malicious Damages
- ▶ Acts of terrorism
- ▶ Bursting or overflowing of water tanks, apparatus and pipes
- ▶ Leakage from automatic sprinkler installations
- ▶ Bush Fire, Forest Fire, Jungle Fire
- ▶ Theft within 7 days from the occurrence of and proximately caused by any of the above Insured Events.

### In-built Covers:

- ▶ Additions, alterations or extensions
- ▶ Temporary removal of stocks
- ▶ Cover For Specific Contents:
  - ▶ Money upto ₹50,000 during the policy period and certain documents like deeds, drawing etc upto ₹50,000 during the policy period
  - ▶ Computer programmes, information and data
  - ▶ Personal effects of employees, Directors and visitors
- ▶ Start-Up Expenses
- ▶ Professional fees
- ▶ Cost of removal of debris
- ▶ Costs compelled by Municipal Regulations

### Add on covers:

Floater Cover: Cover for stocks at multiple locations under one Sum Insured.

Declaration policy for Stocks: Cover for frequent fluctuations in stock/stock values on declaration basis.

## Changes Permitted During Policy Duration

### Can I Make Changes During The Policy Term?

You can choose to make changes to the covers of this Policy if permitted. You must make a proposal or request for any change. It will be effective only after We have accepted Your proposal, and You have paid the additional premium if applicable

## Fair, Transparent & Quick Claim Process

### What Is The Claim Procedure?

Our dedicated and experienced claims team aim to deliver you superlative customer service with a fast, fair, convenient and transparent claims process so your claim is settled without any hassle.

### Our Claims Team Will:



Provide assistance in

emergency situations



Keep you informed of

the progress of your claim

### How Do You Make A Claim?



1800221111/18001021111



customer.care@sbigeneral.in



"CLAIM" to 561612



www.sbigeneral.in

The above information is indicative in nature, for more details on complete coverage and terms & conditions, please read the policy document carefully before concluding a sale.

# Comprehensive Coverage

## What Is Not Covered In The Policy?

We do not cover for any loss or damage or destruction that is directly or indirectly caused by:

1. Your deliberate, wilful or intentional act,
2. Loss, destruction or damage to stocks in cold storage due to change in temperature,
3. War, invasion, war-like operations,
4. Ionising radiation,
5. Pollution or contamination,
6. Property is missing or has been mislaid,
7. Consequential or indirect loss or damage,
8. Costs, fees or expenses for preparing any claim,
9. Insured premises or building remains unoccupied for more than 30 days,
10. Bullion or unset precious stones, any curious or works of art unless specifically declared,
11. 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.

Disclaimer: The above information is only indicative in nature. For full details, Please refer to policy documents for a complete list of exclusions.

## Prohibition of Rebates

Section 41 in The Insurance Act, 1938 as amended by Insurance Law (Amendment) Act, 2015:

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.
2. Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to ₹10 lakhs.

For More Details Contact



**SURAKSHA AUR BHAROSA DONO**

**SBI General Insurance Company Limited**

**Corporate & Registered Office:**

9th Floor, B Wing, Fulcrum Building, Sahar Road,  
Andheri (East), Mumbai - 400 099

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**Contact Your Relationship Manager**

 **1800 102 1111**  **[www.sbigeneral.in](http://www.sbigeneral.in)**