

## 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	Marine Cargo Insurance - Open Cover					
2	Unique Identification Number allotted by IRDAI	IRDAN144RP0012V01201011					
3	Structure	Basis of Sum/Limit Insured: Indemnity.	-				
4	Interests Insured	Marine Cargo of Description ad provided under policy schedule.	-				
5	Sum Insured	As provided in policy schedule	-				
6	Policy Coverage	The Policy covers accidental loss or damage to the cargo while in transit. as mentioned in policy wordings	Base Coverage				
7	Add-on Cover	As per policy schedule	-				
8	Loss Participation	As Per deductible given in Policy Schedule	-				
9	Exclusions	As mentioned in policy schedule	5. Exclusions				
10	Special Conditions and Warranties	As mentioned in policy schedule	-				
11	Admissibility of Claim	<div><div><b>Admissibility/Denial:</b><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>The Claim will be settled as per below working: -<table><tr><td>Description</td><td>Amount (INR)</td></tr><tr><td>Gross Loss</td><td>-</td></tr></table></div></div>	Description	Amount (INR)	Gross Loss	-	-
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Gross Loss	-						

		<table><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>	Less betterment factor / any adjustment	-	Less Depreciation	-	Less Salvage	-	Less Under Insurance	-	Less Franchise / Excess	-	Sub Total	-	Less reinstatement premium	-	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.</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> <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>	<p>-</p> <p>5. Refer below Escalation Matrix if not satisfied:</p>							
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>																	

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 time of filling 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 may affect or prejudice 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.