

**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	ProductName	Event Cancellation Insurance Policy	
2	Unique Identification Number(UIN) allotted by IRDAI	IRDAN144RP0002V01201213	
3	Structure	Basis of Sum/Limit Insured: Indemnity	-
4	Interests Insured	Section I: Cancellation and Abandonment Section II: Legal Liability (Third Party Property Damage and Bodily Injury) –Optional  As specified in policy schedule.	-
5	Sum Insured	As specified in policy schedule.	-
6	Policy Coverage	<p>We cover physical loss or damage, or destruction caused to the Insured Property by:</p> <ol style="list-style-type: none"> <li>1. Cancellation and Abandonment: Coverage against net financial Loss incurred on cancellation, Abandoned, Postponed, Interrupted, Curtailed or Relocated, of any Insured Event(s) is the sole and direct cause not otherwise excluded which occurs during the period of insurance and is beyond the control of both the Assured and the Participant therein.</li> <li>a) This Section also indemnifies the Assured for proven additional costs or charges reasonably and necessarily paid by the Assured to avoid or diminish a loss payable hereunder, provided such additional costs or charges do not exceed the amount of loss thereby avoided or diminished.</li> <li>2. Legal Liability:</li> <li>a) This Section indemnifies the amount which Assured shall become legally liable to pay as compensation in respect of claims made against him for Third Party bodily injury or damage to Property arising out of accidents occurring during the Period of Insurance.</li> <li>b) Defense Costs incurred by Assured in any civil proceedings alleging breach of an employer's statutory duty resulting in bodily injury which may lead to a claim covered under this</li> </ol>	Section I,II

		Section. c) Defense Costs incurred by Assured with prior written consent to defend criminal action against him for any breach of statute or regulation directly relating to any actual or potential claim covered under this section.	
7	Add-on Cover	Not applicable	-
8	Loss Participation	As specified in policy schedule.	-
9	Exclusions	<p>The company is not liable when:</p> <ol style="list-style-type: none"> <li>1. Non-appearance of any person or group(s) of persons.</li> <li>2. The Assured's lack of care, diligence or prudent behavior, the result of which would increase the risk, and/or likelihood of a loss, hereunder.</li> <li>3. Any contractual dispute or breach by the Assured or any Participant</li> <li>4. Alterations or variance of Insured Event(s) without the prior written approval of the Insurers.</li> <li>5. Expenses and Gross Revenue which have not been declared to and agreed by the Insurers.</li> <li>6. Any reduction in attendance that is not specifically attributable to the necessary Cancellation, Abandonment, Postponement, Interruption, Curtailment or Relocation of the Insured Event(s).</li> <li>7. Any fraud, misrepresentation or concealment by the Assured.</li> <li>8. Actual or threatened war, invasion, act of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power.</li> <li>9. Civil commotion assuming the proportions of or amounting to a popular uprising, riot, martial law or the act of any lawfully constituted authority in the furtherance of maintaining public order.</li> <li>10. Seizure or destruction under quarantine or customs regulations, confiscation, nationalization or requisition or destruction of or damage to property, by or under the order of any government or public or local authority, or the handling of contraband or the engaging in illicit trade or transportation.</li> </ol> <p>For complete details, refer Policy Wordings</p>	Exclusions
10	Special Conditions and Warranties	As specified in policy schedule.	-
11	Admissibility of Claim	<p><b>Admissibility/Denial:</b></p> <ul style="list-style-type: none"> <li>• Admissibility/Denial of claim shall depend on the nature of incident and its coverage under the policy and the policy terms, conditions and exclusions.</li> </ul>	-

		<ul style="list-style-type: none"><li>Based on the nature of the incident, a surveyor, investigator or legal counsel may be appointed.</li><li>The appointed vendor shall survey and collect necessary documents and submit their findings to the insurer.</li><li>The insurer, after suitable examination of documents, shall convey their decision to the insured.</li></ul> <p>The claim would not be acceptable if it falls under specific warranty or General exclusion/condition mentioned in the Policy Wordings</p> <p>The Claim will be settled as per below working: -</p> <table><tr><th>Description</th><th>Amount</th></tr><tr><td>Gross assessed Loss</td><td>-</td></tr><tr><td>Less Policy Deductible</td><td>-</td></tr><tr><td>Amount Payable</td><td>-</td></tr></table>	Description	Amount	Gross assessed Loss	-	Less Policy Deductible	-	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>Toll Free No:1800 22 1111 / 1800 102 1111. (24/7)</li><li>Email Id: customer.care@sbigeneral.in</li><li>Via the website www.sbigeneral.in</li><li>By submitting the information in the Claim intimation Template given below at any SBIG Branch.<ul style="list-style-type: none"><li>Policy Number</li><li>Date Of loss</li><li>Estimate of loss</li><li>Loss Description</li><li>Contact person</li></ul></li><li>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 shall be done by insured to surveyor/ investigator/ insurance company.</li><li>The surveyor shall submit his report to insurance company.</li><li>Offer for Settlement shall be made to insured</li><li>Upon acceptance of offer of settlement by the insured, claim amount shall be remitted.</li></ul></li><li>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</li></ul></li></ol>	-								

		<p>Intimation of claim or receipt of the final survey report.</p> <p>Refer below to the Escalation Matrix when TAT is not satisfied:</p> <table><tr><th>Escalation Level</th><th>Email ID</th></tr><tr><td>First Level</td><td>specialityclaims@sbigeneral.in</td></tr><tr><td>Second Level</td><td>customer.care@sbigeneral.in</td></tr><tr><td>Third Level</td><td>gro@sbigeneral.in</td></tr></table>	Escalation Level	Email ID	First Level	specialityclaims@sbigeneral.in	Second Level	customer.care@sbigeneral.in	Third Level	gro@sbigeneral.in	
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13	Grievance Redressal and Policyholders Protection	<p>In accordance with PPHI Regulations, the Company has adopted Grievance Redressal Policy, wherein the Grievance Redressal Procedure, details of GRO, Ombudsman details and link to Bima Bharosa Portal is displayed</p> <ul style="list-style-type: none"><li><b>Stage 1</b></li></ul> <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> <ul style="list-style-type: none"><li><b>Stage 2</b></li></ul> <p>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/0449cac1bcd144bbb160d3f6b714fbbd.pdf/">https://content.sbigeneral.in/uploads/0449cac1bcd144bbb160d3f6b714fbbd.pdf/</a></p> <ul style="list-style-type: none"><li><b>Stage 3</b></li></ul> <p>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 below given link <a href="https://bimabharosa.irdai.gov.in/Home/Home">https://bimabharosa.irdai.gov.in/Home/Home</a></p> <ul style="list-style-type: none"><li><b>Stage 4</b></li></ul> <p>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 the Policyholder	<ul style="list-style-type: none"> <li>To disclose all material information at 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>	-
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**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.