

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	SBI General Livestock Policy	-
2	Unique Identification Number allotted by IRDAI	IRDAN144RP0021V01202324	-
3	Structure	Basis of Sum/Limit Insured: Indemnity	-
4	Interests Insured	The Livestock specified in the Schedule.	-
5	Sum Insured	Sum Insured as specified in policy schedule. (the animal will be insured for its current market price as agreed jointly by the beneficiary and authorized veterinary practitioner).	-
6	Policy Coverage	<p>The Policy indemnifies the Insured against the death of insured Livestock due to below mentioned perils:</p> <ul style="list-style-type: none"> Natural Calamities (i.e Earthquake, Lightning, Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation, Landslide including rockslide and bush fire) Fire Aircraft Damage, Missile testing operations Riot, Strike Famine Surgical Operations Accident Disease contracted during the policy period. 	3.Base Coverage
7	Add-on Cover	As specified in policy schedule.	-
8	Loss Participation	As specified in policy schedule.	-
9	Exclusions	<p>Following are the listed General Exclusions under the Policy. The Company shall not be liable under this Policy for any claim/s arising out of:</p> <ol style="list-style-type: none"> Malicious or wilful injury or neglect, overloading, unskillful treatment or use of Animal insured for purpose other than as stated in the Policy without the consent of the Company in writing. Accidents and/or diseases contracted prior to commencement of risk. 	5. Exclusions

		<p>3. Death of insured Animal due to diseases contracted within 15 days from the Date of Commencement of Risk, unless such insurance is a continuous renewal with us without any break of the Policy that was in force or Add-On cover 4.4, Waiver of Waiting Period, is opted under this Policy.</p> <p>4. Intentional slaughter of the insured Animal except in case where destruction is necessary to terminate incurable suffering on humane consideration on the basis of certificate issued by qualified Veterinary Doctor appointed by the Company or in cases where destruction is resorted to by order of lawfully constituted authority in such case(s), any compensation received by the Insured will be deducted from the claim amount payable by the Company.</p> <p>5. Transportation by Air/Sea.</p> <p>6. Transportation beyond 80kms unless Add-On cover 4.3, Transit Cover Beyond 80kms, is opted under the Policy.</p> <p>7. PTD is not covered unless Add On Cover 4.1 Permanent Total Disablement (PTD) is opted under the Policy.</p> <p>8. Missing, straying, theft (unless Add-On Cover 4.2 Theft of Animal, is opted under the Policy) or clandestine sale of the Animal insured,</p> <p>9. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny, tumult, military or usurped power or any consequence thereof or attempt there at.</p> <p>10. Any Accident, loss, destruction, damage or legal liability directly or indirectly caused by or contributed to or arising from ionizing radiation or contamination by radioactivity from any source whatsoever, or from nuclear material or weapons or any consequence thereof.</p> <p>11. All the claims received without intact identification by the way of Ear Tag (or micro-chip).</p> <p>12. Legal liability, if any, arising out of the use of the Animal insured.</p> <p>13. Loss or damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to such action taken in respect of any act of terrorism shall also be excluded, unless it is proved by the Insured to the satisfaction of the Company that such loss or damage, cost or expenses of whatsoever nature is not directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to such action taken in respect of any act of terrorism.</p>	
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10	Special Conditions and warranties	As specified in policy schedule.																																			
11	Admissibility of Claim	<div>Admissibility/Denial: ·<ul style="list-style-type: none">Admissibility of claim depends on the acceptance of the claim under Base CoverIt depends on the investigation report.</div> <div>The claim would not be acceptable if it falls under specific or General exclusion mentioned in the Policy Wordings</div> <div>The Claim will be settled as mentioned Below:-</div> <table><tr><td colspan="2">Death Case</td></tr><tr><td>Description</td><td>Amount</td></tr><tr><td>100% of the market value/agreed value</td><td>-</td></tr><tr><td>Less Excess</td><td>-</td></tr><tr><td>Amount Payable</td><td>-</td></tr><tr><td></td><td></td></tr><tr><td colspan="2">PTD Case</td></tr><tr><td>Description</td><td>Amount</td></tr><tr><td>75% or as agreed of the market value/Sum Insured</td><td>-</td></tr><tr><td>Less Excess</td><td>-</td></tr><tr><td>Amount Payable</td><td>-</td></tr><tr><td></td><td>-</td></tr><tr><td colspan="2">Theft Case</td></tr><tr><td>Description</td><td>Amount</td></tr><tr><td>65% of the market value/agreed value</td><td>-</td></tr><tr><td>Less Excess</td><td>-</td></tr><tr><td>Amount Payable</td><td>-</td></tr></table>	Death Case		Description	Amount	100% of the market value/agreed value	-	Less Excess	-	Amount Payable	-			PTD Case		Description	Amount	75% or as agreed of the market value/Sum Insured	-	Less Excess	-	Amount Payable	-		-	Theft Case		Description	Amount	65% of the market value/agreed value	-	Less Excess	-	Amount Payable	-	
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12	Policy Servicing - Claim Intimation and Processing	<div>For Policy/Claims Servicing, reach out to us at:</div> <div><div>1. Toll Free No:1800 22 1111 / 1800 102 1111. (24/7)</div><div>2. Email Id: customer.care@sbigeneral.in</div><div>3. Reimbursement Process as mentioned below</div></div>																																			

		<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 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><th>Zone</th><th>Escalation Level</th><th>Email ID</th></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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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 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).</p>										

		<p>Grievance Redressal and Policyholders Protection https://content.sbigeneral.in/uploads/0449cac1bcd144bbb160d3f6b714fbbd.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 below given 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 the 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.