

**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	Name of Insurance Product	Sign Board Insurance Policy	
2	Unique Identification Number allotted by IRDAI	IRDAN144RP0006V01201213	
3	Structure	Basis of Sum/Limit Insured: Indemnity	-
4	Interests Insured	Neon Sign/Glow Sign/Hoarding as specified in the Schedule	-
5	Sum Insured	As specified in policy schedule.	-
6	Policy Coverage	1. Material Damage: The Company will indemnify the Insured in respect of loss or damage to the Neon Sign/Glow Sign/Hoarding as specified in the Schedule, due to any external accidental means. 2. Third Party Liability: The Company will indemnify the Insured against liability incurred at law (including claimant's defense costs incurred with prior approval of Company) arising out of the perils mentioned in Section I for; a) Death of/bodily injury to third party or b) Any damage to third party property caused by the said perils.	Base Coverage
7	Available Add on for the said Product	As specified in policy schedule.	-
8	Loss Participation	As per Policy Schedule	-
9	Exclusions	The company is not liable with: 1. Contractual liability of any kind. 2. Consequential loss sustained by the Insured. 3. Any accident, loss, damage and/or liability directly or indirectly, proximately or remotely occasioned by/ contributed to by or traceable to or arising out of or in connection with	5. Exclusions

		<div>a) Hurricane, tornado, volcanic eruption.</div> <div>b) War, invasion, the act of foreign enemies, hostilities or warlike operations (whether before or after declaration of war).</div> <div>c) Civil war, mutiny, rebellion, military or usurped power, or by any direct or indirect consequences of any of the said occurrences.</div> <div>d) Any accident loss or destruction of or damage to any property or any loss or expense whatsoever or legal liability of whatsoever nature arising out of any consequential loss.</div> <div>e) Payment of compensation in respect of death, injury, disablement directly or indirectly caused by or contributed to by or arising from ionising radiation or contamination by radio activity from any source whatsoever.</div> <div>f) Any accident, loss, destruction, damage or legal liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material. g. Any accident, loss, destruction, damage or legal liability directly or indirectly caused by or contributed to by or arising from terrorist activity.</div>															
10	Special Condition and Warranties	As specified in policy schedule.	-														
11	Admissibility of Claim	<div><b>Admissibility/Denial:</b></div> <div><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> <table><tr><td>Description</td><td>Amount (INR)</td></tr><tr><td>Gross Loss</td><td>-</td></tr><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></table>	Description	Amount (INR)	Gross Loss	-	Less betterment factor / any adjustment	-	Less Depreciation	-	Less Salvage	-	Less Under Insurance	-	Less Franchise / Excess	-	-
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		Sub Total	-											
		Less reinstatement premium	-											
		Amount Payable	-											
12	Policy Servicing Claim Intimation and Processing	1. Customers will be encouraged to report losses to the Call Centre. 2. Customers may notify a claim using one of the following communication channels. 3. Toll Free No:1800 22 1111 / 1800 102 1111. (24/7) 4. Email notification to central email address: customer.care@sbigeneral.in 5. By submitting the information in the Claim intimation Template given below at any SBIGIC Branch <ul style="list-style-type: none"><li>• Policy Number</li><li>• Date Of loss</li><li>• Estimated of loss</li><li>• Loss Description</li><li>• Contact person at loss Site.</li><li>• Via the website <a href="http://www.sbigeneral.in">www.sbigeneral.in</a></li></ul> 6.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 the final survey report.</li></ul> Escalation Matrix: <table><tr><td>Zone</td><td>Escalati on 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	Escalati on 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>	-
Zone	Escalati on Level	Email ID												
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All Zone	Second Level	<a href="mailto:gro@sbigeneral.in">gro@sbigeneral.in</a>												
13	Grievance Redressal and Policyholders Protection	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, <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.customer.care@sbigeneral.in">head.customer.care@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.  <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:			-									

		<p><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> <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 the 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>	-

**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.