

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	SBI General Flexi Home Insurance	
2	Unique Identification Number allotted by IRDAI	IRDAN144RPMS0002V01202425	
3	Structure	Basis of Sum/Limit Insured: Indemnity.	-
4	Interests Insured	This Policy is issued to You and covers You and/or Your Home Building and/or Home Contents as mentioned in the Policy Schedule.	-
5	Sum Insured	The amount shown as Sum Insured in the Policy Schedule It represents Our maximum liability for each cover or part of cover and for each loss.	-
6	Policy Coverage	This policy provides coverage against: 1. Fire	Base Coverage
7	Available Add on for the said Product	As specified in policy schedule.	-
8	Loss Participation	As specified in policy schedule.	-
9	Exclusions (what the policy does not cover)	Insurer is not liable to provide coverage against: 1. Your deliberate, wilful or intentional act or omission, or of anyone on Your behalf, or with Your connivance. 2. War, invasion, act of foreign enemy hostilities or war-like operations (whether war is declared or not), civil war, mutiny, civil commotion amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power. 3. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component that is part of it. 4. Pollution or contamination, unless i. The pollution or contamination itself has resulted from an Insured Event, or	General Exclusions

		<div>ii. An Insured Event itself results from pollution or contamination.</div> <div>5. 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 machine so lost, damaged or destroyed.</div> <div>6. Loss or damage to bullion or unset precious stones, manuscripts, plans, drawings, securities, obligations or documents of any kind, coins or paper money, cheques, vehicles, and explosive substances unless otherwise expressly stated in the policy.</div> <div>7. Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable event.</div> <div>8. Loss or damage to any Insured Property removed from Your Home to any other place.</div> <div>9. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.</div> <div>10. Any reduction in market value of any Insured Property after its repair or reinstatement.</div> <div>11. Any addition, extension, or alteration to any structure of Your Home Building that increases its Carpet Area by more than 10% of the Carpet Area existing at the Commencement Date or on the date of renewal of this Policy, unless You have paid additional premium and such addition, extension or alteration is added by Endorsement.</div> <div>12. Costs, fees, or expenses for preparing any claim.</div> <div>13. In case of building under construction, any loss to the construction material or apparatus lying near building and has not become part of the erected structure stands excluded.</div>									
10	Special Conditions and Warranties	Not Applicable	-								
11	Admissibility of Claim	<div>Admissibility/Denial:</div> <div><div><div>• 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.</div><div>• Surveyor will verify the document and assess the loss as per policy term / condition and coverage mentioned in the policy.</div><div>• 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.</div></div><div>The Claim will be settled as per below working: -</div><table><tr><td>Description</td><td>Amount</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></table></div>	Description	Amount	Gross Loss	-	Less betterment factor / any adjustment	-	Less Depreciation	-	-
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		<table><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 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> <p>1. Toll Free No:1800 102 1111 (Available 24/7) For agents and intermediaries 1800 22 1111 (24/7)</p> <p>2. Email Id: customer.care@sbigeneral.in</p> <p>3. Details of designated company officials</p> <p>4. Policy Number</p> <p>5. Date Of loss</p> <p>6. Estimated of loss</p> <p>7. Loss Description</p> <p>8. Contact person at loss Site.</p> <p>9. Via the website</p> <p>10. Reimbursement Process as mentioned below</p> <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>11. 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>Refer below to the Escalation Matrix when TAT is not satisfied:</p> <table><tr><td>Zone</td><td>Escalation Level</td><td>Email ID</td></tr><tr><td>All Zone</td><td>First Level</td><td>customer.care@sbigeneral.in</td></tr><tr><td>All Zone</td><td>First Level</td><td>gro@sbigeneral.in</td></tr></table>	Zone	Escalation Level	Email ID	All Zone	First Level	customer.care@sbigeneral.in	All Zone	First 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> <p>Stage 1</p> <p>If you are dissatisfied with the resolution provided above or for lack of response, you may write to head.customer.care@sbigeneral.in</p>	-												

		<p>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 given below 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 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.