

**CUSTOMER INFORMATION SHEET**

(This document provides only key information about your policy,  
Please refer to the policy document for detailed terms and conditions.)

Sl. No	Title	Description	Policy/ Clause Number
1	Product Name	Money Insurance Policy	
2	Unique Identification Number allotted by IRDAI	IRDAN144RP0011V02201011	
3	Structure	Basis of Sum/Limit Insured: Indemnity	-
4	Interests Insured	Money means cash, bank drafts, currency notes, treasury notes, cheques, postal orders, money orders and current postage stamps, revenue stamps, court fee stamps and the like belonging to the Insured.	-
5	Sum Insured	As specified in policy schedule.	-
6	Policy Coverage	<ol style="list-style-type: none"> <li>Covers theft of money or loss, destruction or damage caused by an accident.</li> <li>Sum Insured is variable, based on situation or need.</li> <li>Money cover available for – in transit, on premises during working hours, in a safe/strong room.</li> <li>Optional cover for value of safe.</li> </ol>	Base Coverage
7	Add-on Cover	No add-ons are available for this product	-
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>War, invasion, act of foreign enemy etc.</li> <li>Confiscation, nationalisation, etc. by government authority</li> <li>Consequential loss of any type.</li> <li>Riots, strikes civil commotion, etc.</li> <li>Nuclear activity, weapons, waste, etc.</li> <li>Destruction, damage or loss caused by the insured, anyone acting on their behalf, any member of their family or in their employment.</li> <li>Shortages from clerical or accounting errors.</li> <li>Destruction, damage or loss if the premises are unoccupied for more than 14 continuous days.</li> </ol> <p>Above mentioned List is Indicative. Refer policy wordings for complete details.</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 Depends on the document submitted for the damaged item claimed by the You in reference to event /peril and terms and conditions 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 the 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> <p>Below mentioned in the sample process on claim calculation.</p> <table><tr><th>Description</th><th>Amount (INR)</th></tr><tr><td>Gross Loss</td><td>-</td></tr><tr><td>Less any Adjustment - if any</td><td>-</td></tr><tr><td>Less Franchise / Excess</td><td>-</td></tr><tr><td>Sub Total</td><td>-</td></tr><tr><td>Less Subrogation and recovery Documents</td><td>-</td></tr><tr><td>Amount Payable</td><td>-</td></tr></table> <p>The claims settlement will be as per the Terms and Conditions applicable under the Policy.</p>	Description	Amount (INR)	Gross Loss	-	Less any Adjustment - if any	-	Less Franchise / Excess	-	Sub Total	-	Less Subrogation and recovery Documents	-	Amount Payable	-	-
Description	Amount (INR)																
Gross Loss	-																
Less any Adjustment - if any	-																
Less Franchise / Excess	-																
Sub Total	-																
Less Subrogation and recovery Documents	-																
Amount Payable	-																
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: <a href="mailto:customer.care@sbigeneral.in">customer.care@sbigeneral.in</a></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 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>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></li></ol> <p>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><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>	-					
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/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.