

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 Burglary Insurance Policy	-
2	Unique Identification Number allotted by IRDAI	IRDAN144RP0001V01201011	-
3	Structure	Basis of Sum/Limit Insured; Indemnity	-
4	Interests Insured	Property Insured means contents, specified Items, stock. As specified in the policy schedule.	-
5	Sum Insured	The amount stated in the Schedule by any Cover, which shall be the Company's maximum liability under this Policy.	-
6	Policy Coverage	Coverages available: <ol style="list-style-type: none"> Any loss or damage to the property described in the Policy Schedule by burglary and/or housebreaking or hold up . Damage caused to the premises resulting from burglary and/or housebreaking or any attempt thereat (In-built cover): <ul style="list-style-type: none"> Injury during Burglary and/or Housebreaking. Clothing and personal effects. Damage to Safe and/or Strong room. Money. 	-
7	Add-on Cover	As specified in policy schedule.	-
8	Loss Participation	As specified in policy schedule.	-
9	Exclusions	This Policy does not cover the following unless specially mentioned in the Schedule and expressly insured by the Policy <ol style="list-style-type: none"> Loss or damage by fire or explosion, however caused Loss or damage where any inmate or member of the Insured's household or of his business staff or any other person lawfully in the premises is concerned in the actual theft of or damage to any of the articles or premises or where such loss or damage has been expedited or in any way assisted or brought about by any such person or person. Loss or damage caused by wear and tear or gradual deterioration. Loss or damage occasioned by loot, sack, spillage or pilferage. Unexplained losses, shortages due to error or omissions, 	-

		<p>losses discovered when making an inventory or a periodic stock taking or loss resulting from the Insured's voluntarily parting with title or possession of any property or induced to do so by deception.</p> <p>f) Loss or damage to property from yards, gardens, open spaces unless the property contained within such spaces is specifically insured by the Policy.</p> <p>g) Consequential loss or damage or legal liability of any kind.</p> <p>h) Loss or damage which either in origin or extent or directly or indirectly proximately or remotely, occasioned by or contributed to by or which either in origin or extent directly or indirectly, proximately or remotely, arise out of or in connection with earthquake, volcanic eruption, typhoon hurricane, tornado, cyclone, or other convulsion of nature or atmosphere disturbance, or war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), mutiny, riot & strike, civil commotion, insurrection, rebellion, revolution, conspiracy, military naval or usurped power, martial law or state of siege or any of the events or cause which determine the proclamation or maintenance of martial law or state of siege.</p> <p>i) Damage cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.</p> <p>j) Loss or damage directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel nor any consequential loss and for the purpose of this exception combustion shall include any self-sustaining process of nuclear fission directly or indirectly caused by or contribution to by or arising from nuclear weapons material.</p> <p>k) Permanent or temporary dispossession resulting from confiscation, commandeering or requisition by any lawfully constituted authority.</p> <p>l) For the amount of the Excess specified in the Schedule ascertained after the application of all other terms and conditions of this Policy including any condition of average (under-insurance)</p> <p>m) This Policy shall cease to attach:-</p> <ol style="list-style-type: none"> 1. If the premises shall have been left uninhabited by day and night for seven or more consecutive days and nights while the premises shall have been left uninhabited. 2. If the Insured shall cause or suffer any material alteration to be made in the premises or anything to be done whereby the risk is increased; change or relax any of the safeguards for securing the premises. 3. To any property insured which shall be removed from the premises in which it is herein stated to be safe so far as is expressly provided for in the Policy or these conditions. 	
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		4. To any property the interest of the Insured which shall pass from the Insured otherwise than by will or operation of law; unless in every case the consent of the Company to the continuance of the insurance thereon is obtained and signified by a memorandum made on the Policy by or on behalf of the Company.																					
10	Special Conditions and warranties	As specified in policy schedule.	-																				
11	Admissibility of Claim	<p>Admissibility/Denial:</p> <ul style="list-style-type: none">Admissibility/Denial of claim Depends on the document submitted for the damaged item claimed, in reference to event /peril and terms and conditions of the policy.Surveyor will verify the document and assess the loss as per policy term / condition and coverage mentioned in the policy.Submit the Report to the UsIt 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. <p>Below mentioned in the sample process on claim calculation</p> <table><tr><th>Description</th><th>Amount</th></tr><tr><td>Gross Loss</td><td>-</td></tr><tr><td>Less: Betterment factor / any adjustment (if applicable)</td><td>-</td></tr><tr><td>Less: Depreciation (if applicable)</td><td>-</td></tr><tr><td>Less: Salvage (if applicable)</td><td>-</td></tr><tr><td>Less: Under Insurance (if applicable)</td><td>-</td></tr><tr><td>Less: Franchise / Excess (if applicable)</td><td>-</td></tr><tr><td>Sub Total</td><td>-</td></tr><tr><td>Less: Reinstatement premium (if applicable)</td><td>-</td></tr><tr><td>Amount Payable</td><td>-</td></tr></table>	Description	Amount	Gross Loss	-	Less: Betterment factor / any adjustment (if applicable)	-	Less: Depreciation (if applicable)	-	Less: Salvage (if applicable)	-	Less: Under Insurance (if applicable)	-	Less: Franchise / Excess (if applicable)	-	Sub Total	-	Less: Reinstatement premium (if applicable)	-	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">Toll Free No:1800 22 1111 / 1800 102 1111. (24/7)Email Id: customer.care@sbigeneral.inReimbursement Process as mentioned below<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.	-																				

		<ul style="list-style-type: none">• The document list will be shared by surveyor /investigator /Insurance company.• Submission of Documents to surveyor/ investigator/ insurance company.• The surveyor will submit his report to the 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>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</p>	-									

		<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 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 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.