

# SBI GENERAL BHARAT SOOKSHMA UDYAM SURAKSHA

Safeguard Your Business



### SBI General Bharat Sookshma Udyam Suraksha

Yous business assets are the backbone of your entire business. Be it the building, structure, plant or machinery, these are what have held your business together. Hence, it's important to protect these assets.

SBI General **Bharat Sookshma Udyam Suraksha**, a product that offers you complete peace of mind by securing your business assets.

### Who Can Buy The Policy?

You can purchase this Policy if you are in a business of production of goods or providing services, own a business or are legally responsible of it. The value of your insurable assets at one location should not be more than  $\stackrel{?}{\sim} 5$  Crores at the time of Policy Commencement.

### What Are The Key Benefits Of This Policy?



Building and Structure Cover (Damage and total destruction)



Waiver of Under insurance upto 15%



Coverage for plant and machinery, stock and other assets



Cover for Furniture, Fixture and Fittings (Loss or destruction)



Includes temporary removal of stocks



Cover for specific valuable contents and personal effects



Start-up expenses

## In-built Covers for Enhanced Protection

### What Does The Policy Cover?

We cover physical loss or damage, or destruction caused to the Insured Property by

- Fire Including Spontaneous combustion
- Explosion or Implosion
- Lightning
- ▶ Earthquake, volcanic eruption, or other convulsions of nature
- Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation
- Subsidence Landslide, Rockslide
- Impact damage of any kind
- Missile testing operations
- Riot, Strikes, Malicious Damages
- Acts of terrorism
- ▶ Bursting or overflowing of water tanks, apparatus and pipes
- ▶ Leakage from automatic sprinkler installations
- Theft within 7 days from the occurrence of and proximately caused by any of the above Insured Events.

#### In-built Covers:

- Additions, alterations or extensions
- Temporary removal of stocks
- ▶ Floater Cover
- ► Cover for Specific Contents
  - Money upto Rs. 50,000 and certain documents
  - Computer programmes, information and data
  - Personal effects of employees, Directors and visitors
- Start-Up Expenses
- Professional fees
- Costs for Removal of debris
- Costs compelled by Municipal Regulations

#### Add-On Covers

Declaration policy for Stocks: Cover for frequent fluctuations in stock/stockvalues on declaration basis.

# **Changes Permitted During Policy Duration**

### Can I Make Changes During The Policy Term?

You can choose to make changes to the covers of this Policy if permitted. You must make a proposal or request for any change. It will be effective only after we have accepted your proposal, and you have paid the additional premium if applicable.

# Fair, Transparent & Quick Claim Process

### What Is The Claim Procedure?

Our dedicated and experienced claims team aim to deliver you superlative customer service with a fast, fair, convenient and transparent claims process so your claim is settled without any hassle.

### Our Claims Team Will:



Provide assistance in emergency situations



Keep you informed of the progress of your claim

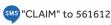
### How Do You Make A Claim?



1800 22 1111/1800 102 1111



customer.care@sbigeneral.in





www.sbigeneral.in

The above information is indicative in nature, for more details on complete coverage and terms & conditions, please read the policy document carefully before concluding a sale.



# A Comprehensive Cover For Your Business

### What Is Not Covered In The Policy?

We do not cover for any loss or damage or destruction that is directly or indirectly caused by:

- 1. Your deliberate, wilful or intentional act,
- Loss, destruction or damage to stocks in cold storage due to change intemperature,
- 3. War, invasion, war-like operations,
- 4. Ionising radiation,
- 5. Pollution or contamination,
- 6. Property is missing or has been mislaid,
- 7. Consequential or indirect loss or damage,
- 8. Costs, fees or expenses for preparing any claim,
- Insured premised or building remains unoccupied for more than 30 days,
- Bullion or unset precious stones, any curious or works of art unless specifically declared,
- 11. 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 particular machine so lost, damaged or destroyed.



Disclaimer: The above information is only indicative in nature. For full details of coverage & exclusions please contact our nearest office and refer to the policy.

#### **Prohibition of Rebates**

Section 41 in The Insurance Act, 1938 as amended by Insurance Law (Amendment) Act, 2015:

- No person shall allow or offer to allow, either directly or indirectly, as
  an inducement to any person to take out or renew or continue an
  insurance in respect of any kind of risk relating to lives or property
  in India, any rebate of the whole or part of the commission payable
  or any rebate of the premium shown on the policy, nor shall any
  person taking out or renewing or continuing a policy accept any
  rebate, except such rebate as may be allowed in accordance with
  the published prospectuses or tables of the insurer.
- Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to ₹10 lakhs.

For More Details Contact



#### SURAKSHA AUR BHAROSA DONO

# SBI General Insurance Company Limited Corporate & Registered Office:

'Natraj', 301, Junction of Western Express Highway & Andheri - Kurla Road, Andheri (East), Mumbai - 400 069.

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