

Prospectus

This document is only a summary of the features of the Policy. Actual benefits available are as mentioned in the Policy, and are subject to its terms, conditions and exclusions.

ALL RISK INSURANCE POLICY

This Policy is designed for covering Equipments, Painting, Pictures, Sketches, Prints and the like, Books, Statues and Sculptures, Porcelain Pottery, Antique Furniture, Clock, Watches, Gold, Silver and other precious metals. Jewellery. Fur etc. on all risk basis.



Scope of Cover

The All Risk Insurance Policy indemnifies the Insured by way of repair, replacement or payment in respect of physical loss or damage to Insured property by fire, riot and strike, theft, accident or from any fortuitous cause other than those specifically excluded under the policy for agreed sum insured.

SBI General Insurance Company Limited - Prospectus

Corporate & Registered Office:  'Natraj', 301, Junction of Western Express Highway & Andheri - Kurla Road, Andheri (E), Mumbai - 400 069 | CIN: U66000MH2009PLC190546 |  Tel.: +91 22 42412000 |  www.sbigeneral.in | Logo displayed belongs to State Bank of India and is used by SBI General Insurance Co. Ltd. under license | IRDAI Registration Number 144 | Product Name - All Risk Insurance Policy | UIN: IRDAN144CP0003V01201819 | IRDAI Reg No 144

Sum Insured

The Sum Insured for each property insured shall be determined on the basis of Replacement cost basis or Agreed value basis or Market value basis depending on the property covered and as agreed between you and the Company.

Premium

The rate of premium is depending upon the type of property to be insured. Premium would be worked on the basis of various factors relevant for property to be insured like occupancy, safety arrangement, maintenance arrangement, location, security arrangement at premises as well as during transit and claims experience.

Add-On Benefit

Below mentioned add on will be covered on payment of additional premium

- Terrorism Extension;
- Electrical and or mechanical derangement/breakdown;
- Exhibition cover;
- Full cover for pair and set;
- Rent for hiring alternate equipment.

Basis of indemnity

Since the Insured has the option to insure property either on Reinstatement Value basis or on agreed value basis or on market value basis, the basis of indemnity will depend on the same.

In any case, if the Sum Insured is less than the amount required to be insured, the Company will pay only in such proportion as the Sum Insured bears to the amount required to be insured.



In the event of a claim

Kindly approach SBIGIC through

- Phone
- Email notification
- Letter /Fax
- Submitting manual claim form at any of SBIGIC's branch
- Your Insurance Representative

Minimum information required

- Insured's details
- Policy number
- Loss details such as
 - Type of Loss
 - Date of loss
 - Loss Location
- Contact details for communication
- Completed & signed claim form along with supporting documents

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Dear Customer

We request you to kindly complete the Proposal form for this product and return it to us either direct or through your insurance adviser.

At SBIGIC we assure you a fair service when you step in as our customer in any of our offices.

If on any occasion our service falls below the standard you expect, you should contact your insurance adviser or alternatively the Branch Manager of the local branch.

If you feel that you require further assistance, then you can write to our office at



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

Insurance is the subject matter of solicitation

Major Exclusions

- Any loss or damage caused by or resulting from any cleaning, dyeing, bleaching, repairing, reframing, restoring, retouching, renovation or similar process;
- Any loss or damage caused by or resulting from natural ageing, gradual deterioration, wear, tear, inherent defect, rust or oxidation, moth or vermin, insects or mildew, warping or shrinkage or any other gradually operating cause;
- Breakage, Cracking or Scratching of Crockery, Glass and like articles of brittle or fragile nature, unless caused by fire or accident to the means of conveyance;
- Loss of or damage caused by mechanical/electrical/electronic derangement//breakdown of any insured property, unless otherwise expressly stated in the Policy;
- Loss or damage whether direct or indirect arising from War, Warlike operations or Terrorism acts;
- Any loss or damage arising through delay, detention or confiscation by Customs or other authorities;
- Consequential loss or legal liability of any kind;
- Willful act or willful negligence of the Insured or his representative;
- Any unexplained or mysterious disappearance of the Insured item.

Information about our Claims Services

- The Company's dedicated and experienced claims team aim to deliver a differentiated customer service of a fast, fair, convenient and transparent claims process for the management and settlement of your claim;
- The Company's philosophy is to always look for ways to pay valid claims in a fair and timely manner.

Our Claims Services will:

- Provide assistance in emergency situations;
- Where necessary, co-ordinate repair/replacement of your property if it is damaged or lost;
- Keep you informed of the progress of your claim.

The Company will act efficiently to the extent of liability as specifically contemplated under the policy to ensure you get back to normal as quickly as possible. Why SBIGICL?

- We are experts in risk advisory services ;
- We underwrite risk based on the evaluation/survey of each & every risk by our risk team leading to correct pricing;
- We offer the comprehensive basic cover along with wide range of add on covers to suit your requirement;
- Sound Financial position
- Fast, fair, convenient and transparent claim settlement process;
- Value added services like risk minimisation and mitigation advisory by our risk team.

(For more information please visit our nearest branch and ask for Prospectus for respective products) (Please consider deleting as the prospectus is for this specific product and does not contemplate any other prospectus)

Insurance Act, 1938, Section 41-Prohibition of Rebates

1.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 or 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 prospectuses or tables of the Insurer.

2.Any person making default in complying with the provisions of this section shall be liable for a penalty, which may extend to Ten Lakh rupees.

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Add ons:-

S.No	Add ons
1	Terrorism Extension
2	Rent for Hiring alternate Equipment
3	Exhibition Cover
4	Full Cover for Pair & Set
5	Electrical, electronic and/or mechanical derangement/ breakdown