



SURAKSHA AUR BHAROSA DONO

## SBI GENERAL BURGLARY INSURANCE POLICY

Secure Your Assets



# Protection From Burglary

## SBI General's Burglary Insurance Policy

Your business is your pride and joy. No wonder then that you are constantly striving to nurture and grow it to its fullest potential. While you are working on growing your business, you should not have to worry about the safety and security of the assets.

SBI General's **Burglary Insurance Policy** safeguards the assets that you value the most. Helping you successfully overcome any untoward incident and putting you firmly in control of your business.

### Who Can Buy This Policy?

SBI General's Burglary Insurance Policy is targeted at all businesses – small or large, across all segments and industries.

### What Are The Key Benefits Of The Policy

- ▶ Covers loss or damage to the property by burglary, housebreaking or hold up.
- ▶ Theft cover following forcible entry to premises.
- ▶ Covers when there is no forcible entry but theft results from a person concealed on the premises and there is evidence of forcible or violent exit.
- ▶ Theft consequent upon threat of immediate violence or violent intimidation.

### What Does The Policy Cover?

This policy covers theft of property (content & stock) at business premises following forcible or violent entry or exit



Clothing and personal effects damaged / stolen in a burglary



Automatic reinstatement of sum insured to the originally selected level, following a loss, if chosen



Damage to safe/strong room up to a specific limit



Lump sum benefit for death or injury resulting during the theft

## Protects Business Assets

### What Is The Duration For This Policy?

The Policy tenure is 1 year or short period basis.

### How Is The Sum Insured Calculated?

For plant & machinery, fixtures & fittings etc, the Sum Insured is calculated based either on Market Value or on Reinstatement Value basis.

However, if stocks are being covered, the sum insured is calculated based on Market Value only.

### What Is Not Covered In The Policy?

The premium is calculated based on -

- ▶ War, invasion, act of foreign enemy etc.
- ▶ Confiscation, nationalisation, etc. by government authority.
- ▶ Consequential loss of any type.
- ▶ Riots, strikes civil commotion, etc.
- ▶ Nuclear activity, weapons, waste, etc.
- ▶ Destruction, damage or loss caused by the insured, or anyone acting on their behalf, or any member of their family or in their employment.
- ▶ Shortages from clerical or accounting errors.
- ▶ Destruction, damage or loss if the premises are unoccupied for more than 14 continuous days.

*Disclaimer: The above list is only indicative in nature. For details of coverage and exclusion, please refer to the policy document or contact our nearest branch.*

### What Is The Claim Procedure?

Our dedicated and experienced claims team aims 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



"CLAIM" to 561612



customer.care@sbigeneral.in



www.sbigeneral.in



**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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