



SURAKSHA AUR BHAROSA DONO

## **SBI GENERAL'S MARINE CARGO INSURANCE POLICY**

Take On New Horizons With Confidence



## SBI General's Marine Cargo Insurance Policy

We are living in a world of 'Boundary-less Business'. As you continue to expand your business horizon, you are also increasingly exposed to risks that are associated with transit of goods. What if you could confidently move ahead, fulfilling your dream of expanding your business horizon, without any financial risks?

With SBI General's **Marine Cargo Insurance Policy**, you can safeguard yourself from risks associated with transit of goods. Putting you firmly in control of your business and helping you overcome such risks.

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



Wide coverage for loss or damage caused to cargo while in transit by Sea / Air / Rail / Road / Courier



Impact Damage



Aircraft Damage



Earthquake  
(Fire and Shock)



Malicious Damage



Storm, Cyclone, Typhoon



Flexible Plan

## Protects Business Assets In Transit

### What Does The Policy Cover?

The Policy covers accidental loss or damage to the cargo while in transit. The type of Coverage is determined by the mode of transport and requirements of customers as given below.

Transit Type	Coverage Details
Sea / Inland Waterways / Coastal Waters 	<ul style="list-style-type: none"> <li>▶ All Risk – Institute Cargo Clause “A” (Cargo)</li> <li>▶ Basic Cover – Institute Cargo Clause “B” (Cargo)</li> <li>▶ Restricted Cover – Fire – Institute Cargo Clause “C” (Cargo)</li> </ul>
Air 	“All Risk” basis as per Institute Cargo Clause (Air)
Rail / Road 	<ul style="list-style-type: none"> <li>▶ All Risk – Inland Transit (Rail / Road) Clause “A”</li> <li>▶ Basic Cover – Inland Transit (Rail / Road) Clause “B”</li> <li>▶ Fire &amp; Lightning – Inland Transit (Rail / Road) Clause “C”</li> </ul>
Registered Post / Courier 	Coverage for transit of goods by Registered Post / Courier etc. will be granted in conjunction with transit by Sea / Rail / Road / Air.

## For All Businesses

### What Is Not Covered In The Policy?

- ▶ Loss, damage, expense attributable to willful misconduct of insured or inherent vice.
- ▶ Ordinary (inevitable) Losses.
- ▶ Loss, damage, expense caused by insufficient, unsuitable or defective packing or preparation of goods.
- ▶ Loss, damage, expense proximately caused by delay.
- ▶ Loss, damage, expense arising from insolvency or financial default of owners, managers, charterers or operators of the vessel.
- ▶ Nuclear Weapons or war/war-like situation.
- ▶ Loss, damage, expense caused by or resulting from strikes, lockouts, labour disturbances, riots, civil commotions, etc.
- ▶ Loss, Damage, Expense arising from un-seaworthiness/ unfitness of vessel or craft where the assured or their employees are privy at the time of loading.

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.



# Fast, Fair and Transparent Claim Management

## 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:**

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Andheri - Kurla Road, Andheri (East), Mumbai - 400 069.**

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**Contact Us**

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