



general
INSURANCE

SURAKSHA AUR BHAROSA DONO

SBI General's Griha Raksha Plus

Complete Protection For Your Home



SBI General Griha Raksha Plus

Your home is your sanctuary, offering you security, peace and comfort. How do you protect this safe haven?

With **SBI General Griha Raksha Plus**, the one solution for comprehensive protection for your home and complete peace of mind for you!

Who Can Buy The Policy?

You can buy cover for the building if you are its owner, authorised occupier, landlord, or tenant and the Building is used for residential purpose. You can buy cover for any item of article or thing if you are its owner, purchaser, or responsible for it.

What Are The Key Benefits Of This Policy?



Home Building Cover



Automatic increase in
Sum Insured Annually



Home Contents Cover



Tenure up to 20 years



Few Key Optional Covers

- ▶ EMIProtection
- ▶ Acts of terrorism
- ▶ Personal Accident Cover for family
- ▶ Cover for Valuable Contents
- ▶ Accidental Damage Cover – General Contents
- ▶ Utility Expense Cover

Home Building Cover

What Does The Policy Cover?

The Home Building Cover is for the structure of your home including fixtures and fittings. Additional structures such as garage, verandah, domestic outhouses, walls, parking space, solar panels, water tanks, internal roads, etc are also covered.

The Home Contents Cover is for General contents of household use in your home.

We will pay for expenses for the following:

Cover	Details
 Home Building Cover and/or Home Contents Cover	<p>We pay for cost of reconstruction/replacement respectively in case of partial or complete loss, for your building and its contents. This is applicable for loss caused due to any of the following:</p> <ul style="list-style-type: none">◆ Fire◆ 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◆ BushFire, Forest Fire, Jungle Fire◆ Impact damage of any kind◆ Missile testing operations◆ Riot, Strikes, Malicious Damages◆ 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

14 Optional Covers Available



Acts of Terrorism:

Covers physical loss or damage caused by an act of sabotage/terrorism.



Architect & Surveyor Fee:

We will pay you expenses up to 5% of the claim amount for reasonable fees of architect, surveyor, consulting engineer.



Removal of debris:

Covers expenses up to 2% of claim amount for cost of removing debris from the site.



Loss of Rent for Alternative Accommodation:

We pay the amount of rent you lose or alternative rent you pay while your Home Building is not fit for living because of physical loss arising out of an Insured Event.



EMI Protection:

We pay EMI to Insured for a maximum of 3 / 6 months due to the financier in the event of loss to the insured premises due to perils covered.



Utility Expense Cover:

We pay the utility bills due, for a maximum period up to 3 months, and maximum amount of ₹ 50000/- , in the event of loss to the insured premises due to perils covered.



Electrical Clause / Electrical Installation Clause:

We pay for loss or damage by fire to electrical appliance and installation insured, up to maximum amount of ₹1,00,000/- in the event of loss to the insured premises due to perils covered.

14 Optional Covers Available



Tenant Liability Cover:

Covers legal liability towards damage to Home Building occupied by the Insured or to third party property, maximum up to ₹ 7,50,000.



Pet Insurance:

In the event that an insured peril that caused damages to your Home Building & Contents resulted in the unfortunate death of your Pet, we will compensate you for the amount opted for.



Loss Of Key:

Covers cost of replacement in below scenarios in the event of damage or loss to the insured property due to covered perils:

- **Key Replacement -**

Reimburses cost of replacing your Home and/or your Vehicle keys which are Lost or stolen.

- **Break-in Protection -**

Reimburses cost of replacing your locks & keys if your Home is broken into.

- **Lock out Reimbursement -**

Reimburses cost of obtaining keys from a locksmith if you are locked out of your Home or your Vehicle due to loss or Theft of your keys.



Cover for Valuable Contents on Agreed Value Basis:

If valuable contents are physically damaged by any insured event, we will pay the cost of repairing the item. If the valuable contents are a total loss we will pay Sum Insured for the item.

14 Optional Covers Available



Personal Accident:

If the insured peril causing damage to your Home Building and/or Contents also results in the death of either you or your spouse or your family member, we will pay compensation of maximum up to ₹20 lacs.



Accidental Damage Cover - General Content:

We pay for accidental damage, external or internal to general contents including DG Set, Pump set, Solar Panel or in-house lift, etc.



Temporary Resettlement Expenses:

In case insured premises is damaged due to perils covered, we pay for cost of general contents taken on rent, relocation cost and incidental charges.



Flexible Tenure Up To 20 Years

What is the Sum Insured?

- For Home Building:** The Sum Insured is based on the prevailing Cost of Construction of your Home Building at the Policy Commencement Date and is arrived at by multiplying it by carpet area.

If you have purchased an annual policy, the Sum Insured will be automatically increased each day by an amount representing 1/365th of 10% of Sum Insured at the Policy Commencement Date.

When the policy period opted is purchased for more than one year, the Sum Insured will automatically increase each year by 10% for Home Building Cover at no additional premium, for a maximum of 200% of the Sum Insured.

- For Home Contents:** The Sum Insured will be the replacement value of the contents.

What Is The Policy Tenure?

Policies are for 1 or more years, up to a maximum of 20 years.



The Simplest Yet Most Comprehensive Cover

What Is Not Covered In The Policy?

We do not cover losses and expenses for any loss or damage or destruction of the Insured Property that is directly or indirectly a result of or is caused by or arising from events, some of which are stated below:

1. Your deliberate, wilful or intentional act or omission, or of anyone on your behalf, or with your connivance.
2. 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.
3. Loss or damage to bullion or unset precious stones, manuscripts, plans, drawings, securities, obligations on documents of any kind, coins or paper money, cheques, vehicles, and explosive substances, unless otherwise expressly stated in the policy.
4. Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable event.
5. Loss or damage to any Insured Property removed from your Home to any other place.
6. Any addition, extension, or alteration to any structure of your Home Building that increases its Carpet Area by more than 10% of the Carpet Area existing at the Commencement Date or later renewal of this Policy, unless you have paid additional premium and such addition, extension or alteration is added by Endorsement.

Fast, Fair and Transparent 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



"CLAIM" to 561612



www.sbigeneral.in

Prohibition of Rebates

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

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 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.
2. Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to ₹10 lakhs.

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.



SURAJKSHA AUR BHAROSA DONO

**SBI General Insurance Company Limited
Corporate & Registered Office:**

**9th Floor, A & B Wing, Fulcrum Building, Sahar Road,
Andheri(East), Mumbai 400099**

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