



SURAKSHA AUR BHAROSA DONO

SBI GENERAL'S SME PACKAGE INSURANCE POLICY

Protecting India's Backbone



SBI General's SME Package Insurance Policy

Small and Medium Size enterprises are the backbone of the Indian economy, the pathway to India's prosperity. Hence, it's important to take steps to secure them.

SBI General's **SME Package Insurance Policy**. To ensure your business is protected at all times. Putting you firmly in control of your business.

Who Can Buy This Policy?

SME Package Insurance Policy can be purchased by any commercial establishment involved in manufacturing / trading.

What Are The Key Benefits Of The Policy?



Package Cover – 2 Sections



Fire and Burglary Cover



Single Policy document for both sections



Add On covers - Earthquake and Terrorism



Fire, Special Perils and Burglary Protection

What Does The Policy Cover?

Section	Coverage Details
 Standard Fire and Special Perils	<ul style="list-style-type: none">▶ Fire▶ Lightning▶ Explosion/Impllosion▶ Aircraft Damage▶ Riot, Strike and Malicious Damage▶ Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation (STFI)▶ Impact Damage▶ Subsidence and Landslide including Rockslide▶ Bursting and/or overflowing of Water Tanks, Apparatus and Pipes▶ Missile testing operations▶ Leakage from Automatic Sprinkler Installations▶ Bush Fire
 Burglary Insurance	<ul style="list-style-type: none">▶ Burglary or Housebreaking (theft following forcible and violent entry or exit from the premises) or Hold-up▶ Damage to the premises following such incident/attempt

How Is The Sum Insured Calculated?

The Sum Insured is calculated based on the reinstatement value or market value, as opted by the Insured.

Market value is the current market value of the loss.

Reinstatement value is the replacement cost of the loss.

Easy One-Year Term

What Is Not Covered In The Policy?

- ▶ Consequential loss or damage or legal liability.
- ▶ Loss, destruction or damage to stocks in Cold Storage caused by change of temperature.
- ▶ Loss or damage by spoilage resulting from the retardation, interruption or cessation of any process.
- ▶ Loss or damage due to volcanic eruption or other convulsions of nature.
- ▶ Loss or damage caused by pollution or contamination.
- ▶ Loss or damage due to loot, sack, spillage or pilferage.
- ▶ Loss or damage where the Insured's family or staff is involved.
- ▶ War and Nuclear perils.

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 Tenure Of The Policy?

Though the standard tenure is one year, Policies for shorter terms may also be considered.



24x7 Support

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:

Our dedicated and experienced claims team aim to deliver you



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

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.



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.

For More Details Contact



SURAKSHA AUR BHAROSA DONO

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

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

Disclaimer: The information in the advertisement is indicative in nature. For more details on the risk factor, terms and conditions, please refer to the Sales Brochure and Policy Wordings carefully before concluding a sale. | For SBI General Insurance Company Limited | IRDAI Reg. No. 144 dated 15/12/2009 | CIN: U66000MH2009PLC190546 | SBI Logo displayed belongs to State Bank of India and used by SBI General Insurance Co. Ltd. under license | SME Package Insurance Policy UIN: IRDAN144RP0003V03201415 | ADVERTISEMENT NUMBER: ADBRO/DEC/2021-22/3890.

Contact Us

1800 22 1111 | 1800 102 1111 www.sbigeneral.in