

- Provide assistance in emergency situations
- Relieve the stress of a claim by co-ordinating repair and replacement of your assets
- Keep you informed of the progress of your claim
- Provide you with the choice of accessing our preferred local service providers

What's more, our skilled staffs are empowered to act and make decisions, so that your claim is processed as quickly and efficiently as possible. This should help you get back in control as quickly as possible.

About SBI General Insurance:

SBI General Insurance is a joint venture between State Bank of India and Insurance Australia Group (IAG). State Bank of India enjoys the largest banking franchise in India. Along with its associate Banks, State Bank Group has the unrivalled strength of over 17,000 branches across the country, arguably one of the largest banking networks in the world.

IAG is one of the largest non life Insurance company in Australia. Insurance Australia Group Limited (IAG) is an international General Insurance group, with operations in Australia, New Zealand, the United Kingdom and Asia. IAG's businesses underwrite around A\$7.8 billion of premium annually.

SBI General Insurance has a wide range of Commercial products such as Fire, Engineering, Construction, Motor, Marine, Health, Business & Farm Packages. SBI General Insurance caters for all customer segments - Corporate, SME and Individuals.

This product brochure is meant to provide the salient features of the Policy. For further details on the features, conditions and exclusions related to SBI General's Money Insurance Policy, please contact us.

We also offer the following Policies for Businesses:

- Burglary Insurance Policy
- Marine Cargo Insurance Policy
- Contractors All Risks Insurance Policy
- Erection All Risks Insurance Policy
- Standard Fire & Special Perils Policy
- Consequential Loss (Fire) Insurance Policy

For more details, contact:



Call Now (Toll Free)

1800 22 1111 | 1800 102 1111

www.sbigereral.in



SBI General Insurance Company Limited
Corporate & Registered Office: 'Natraj', 101, 201 & 301,
Junction of Western Express Highway & Andheri - Kurla Road,
Andheri (East), Mumbai - 400 069.

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Insurance is the subject matter of the solicitation

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Money Matters.

Protect it with SBI General's Money Insurance Policy



MONEY INSURANCE POLICY

Money Matters.

Every successful business, be it a medium enterprise or a SME, needs complete protection against potential loss. In business, handling money be it in transit or in cash counters or in your safe often causes anxiety for everyone. Incidences like burglary or theft make you feel helpless. SBI General Insurance can help you successfully overcome these situations and put you firmly in control of your business and dream of making it big. With SBI General's Money Insurance Policy, you can safeguard your money no matter where it is.

Who can buy this Policy?

SBI General's Money Insurance Policy is targeted at all businesses – small or large, across all segments and industries. SBI General's Money Insurance Policy is a product that may be purchased as a distinct stand-alone product, or, when purchased within a suite of SBI General policies, can provide very extensive coverage.

What is the basis of the Policy Cover?

SBI General's Money Insurance Policy covers theft of money (as defined) or loss, destruction or damage caused by an accident, not otherwise excluded.

What are the key benefits of SBI General's Money Insurance Policy?

1. Variable sum insured limits available to cover different situations or needs.
2. Money cover available as follows:
 - In transit
 - On premises during business hours
 - In a safe or strong-room
 - Optional cover for value of safe
3. Broad definition of "Money"
Money means cash, bank drafts, currency notes,



treasury notes, cheques, postal orders, money orders and current postage stamps, revenue stamps, court fee stamps and the like belonging to the Insured.

What are the Salient Features of SBI General's Money Insurance Policy?

A series of automatically provided additional benefits will be included within standard policy coverage:

1. Bank Holiday increase - automatic increase in limits (with no additional premium charge) on the next business day following bank holiday
2. Automatic reinstatement of the sum insured to the originally selected level, following a loss, upon payment of the appropriate pro-rate additional premium once during any one period of insurance
3. Lump sum benefit for death or injury resulting during theft or attempted theft

What are the major Exclusions of this Policy?

We would like you to be familiarised with some of the major exclusions under the Policy. This will ensure you are not put to any kind of inconvenience while making your claim. At SBI General,



we endeavour to make our Policy as transparent as possible.

The Company shall not be liable in respect of any loss:

1. Due to robbery, theft, fraud, dishonesty or collusion by any employee or agent of the Insured
2. Arising out of shortages due to clerical or accounting errors, omissions, depreciation or direct or indirect consequential loss of any kind
3. Occurring elsewhere than within the Geographical Area specified in the Policy
4. Resulting from confiscation, detention, rationalization, requisition or willful destruction by any government, public, municipal, local or customs authority
5. On the premises which at the time are closed unless the money is in a locked safe or strong-room and all openings (including all doors leading to the safe or strong room) of the premises are fully secured
6. Loss from a safe or strong room following use of the safe or strong room key(s) or any duplicate thereof belonging to the Insured unless this has been obtained by threat or by violence to the person in custody of the key(s)
7. Money whilst unattended or from unattended vehicles
8. Due to the use of counterfeit money
9. Damage cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss

The Fast, Fair & Transparent Claim procedure that will keep you in control:

SBI General's dedicated and experienced claims team aim to deliver you a differentiated customer service of a fast, fair, convenient and transparent claims process for the management and settlement of your claim.

At SBI General, our philosophy is to always look for ways to pay valid claims in a fair and timely manner. Our claims service will: