

# SBI General's Arogya Premier Policy

PROTECTING THE PRECIOUS ONES.



**SBI General**  
INSURANCE

**HEALTH**  
INSURANCE

## SBI GENERAL'S AROGYA PREMIER POLICY FOR THE SPECIAL FEW

We understand that **the special few** don't like any compromise when it comes to healthcare.

SBI General's Arogya Premier Policy is exclusively designed to meet special healthcare requirements of such individuals. With wider medical coverage option, the best medical treatment can be availed from the top medical experts.

### SBI GENERAL'S AROGYA PREMIER POLICY KEY FEATURES AND ADVANTAGES

#### KEY FEATURES

- Auto reinstatement of Sum Insured equal to the base amount, if exhausted, at no additional premium
- No pre-policy medical test up to the age of 55 years for people with no medical history
- Wide coverage from Rs.10 lakhs up to Rs. 30 lakhs
- No claims bonus of 10% every year (maximum up to 50%)
- Reimbursement of health check-up up to Rs. 5000 in case of no claims for 4 consecutive years
- Tax deduction under Sec 80D (Tax benefits are subject to change in tax laws)

#### ADVANTAGE

- Gives you financial security and peace of mind even if you have made a claim
- Relaxed age limit and hassle free buying process
- Covers a wide range of medical conditions and situations
- Accumulated bonus increases your Sum Insured which can be used later
- Health check-up at regular intervals helps you manage your health better
- Helps you save tax

Stay Committed to your vows.

*While we honour all your  
healthcare commitments.*

**SBI General's Arogya Premier Policy**

No pre-policy medical test up to  
the age of 55 years for individuals  
without any medical history.



**Entry age:**

Minimum age of entry is 3 months  
Maximum age of entry is 65 years

**Tenure plan options:**

The Policy is issued for a period of 1 year,  
2 years or 3 years

**Who can buy this policy?**

Any Individual can take this Policy for himself  
and/or his family.

- "Family" means the spouse, dependent children,  
parents and parents-in-law
- Family floaters covers self, spouse and 2  
dependent children up to the age of 23 years

## BENEFITS OF SBI GENERAL'S AROGYA PREMIER POLICY

**Eligible hospitalisation expenses:** The following medical expenses will be covered while the insured is under inpatient care (hospitalisation):

- a. Room rent and boarding expenses
- b. Medical practitioners fees
- c. Intensive care unit charges
- d. Nursing expenses
- e. Anesthesia, blood, oxygen, operation theatre expenses, surgical appliances, medicines & consumables, diagnostic expenses and x-ray, dialysis, chemotherapy, radiotherapy, cost of pacemaker, prosthesis/internal implants and any medical expenses incurred which is integral part of the operation
- f. Physiotherapy as inpatient care and being part of the treatment
- g. Drugs, medicines and consumables consumed during hospitalization period
- h. Diagnostic procedures
- i. Dressing, ordinary splints and plaster casts.

**Pre-hospitalisation expenses coverage:** Expenses incurred 60 days prior to date of admission into the hospital.

**Post-hospitalisation expenses coverage:** Expenses incurred 90 days after the date of discharge from the hospital.

**Day Care expenses:** 142 Day Care surgeries and procedures requiring less than 24 hours of hospitalisation up to the sum insured.

**Ambulance expenses:** Covers actual ambulance charges including air ambulance up to Rs. 1,00,000/-

**Alternative treatment:** Reimbursement of alternative treatment like Ayurvedic, Homeopathy and Unani taken in a government hospital or in any institute recognised by government and/or accredited by quality council of India/national accreditation board on health.

**Domiciliary (treatment at home) hospitalisation:** Reasonable and customary charges towards domiciliary hospitalisation.

**Maternity Expenses:** Reasonable and customary medical expenses towards Maternity hospitalisation are covered after 9 months.

**Organ donor:** Covers the medical expenses for an organ donor's treatment for the harvesting of the organ donated including pre and post hospitalisation as stated in scope of cover.

**Health check up:** Covers health check up expenses up to Rs. 5000/- per Insured, after 4 consecutive claim free years of Policy.

**Reinstatement of Sum Insured:** Sum Insured up to 100% of the basic sum Insured will be automatically reinstated when the Sum Insured gets reduced due to claim once during the policy period.

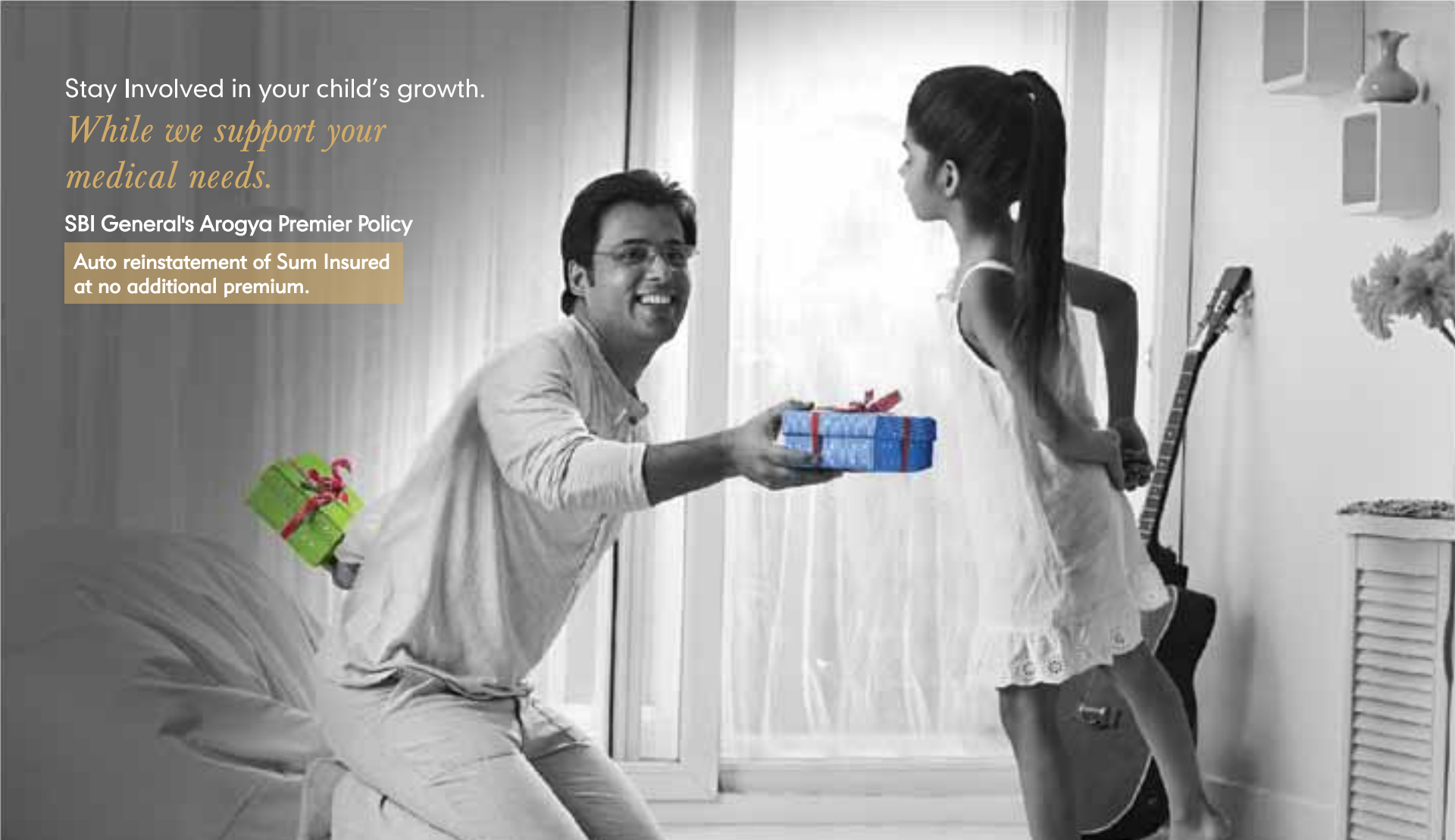
**Cumulative Bonus:** A bonus equal to 10% of Sum Insured on every renewal not claimed during the last policy period. This cumulative bonus can be accumulated up to 50% and will get reduced by 10% in case of claim under the Policy.

Stay Involved in your child's growth.

*While we support your  
medical needs.*

SBI General's Arogya Premier Policy

Auto reinstatement of Sum Insured  
at no additional premium.



## **SBI GENERAL'S RENEWAL GUIDELINES**

Arogya Premier can be renewed every year upon payment of requisite premium to SBI General Insurance before the expiry of the policy.

SBI General Insurance reserves the right of declination of renewal in case of fraud, misrepresentation, or suppression of the facts during the previous policy period.

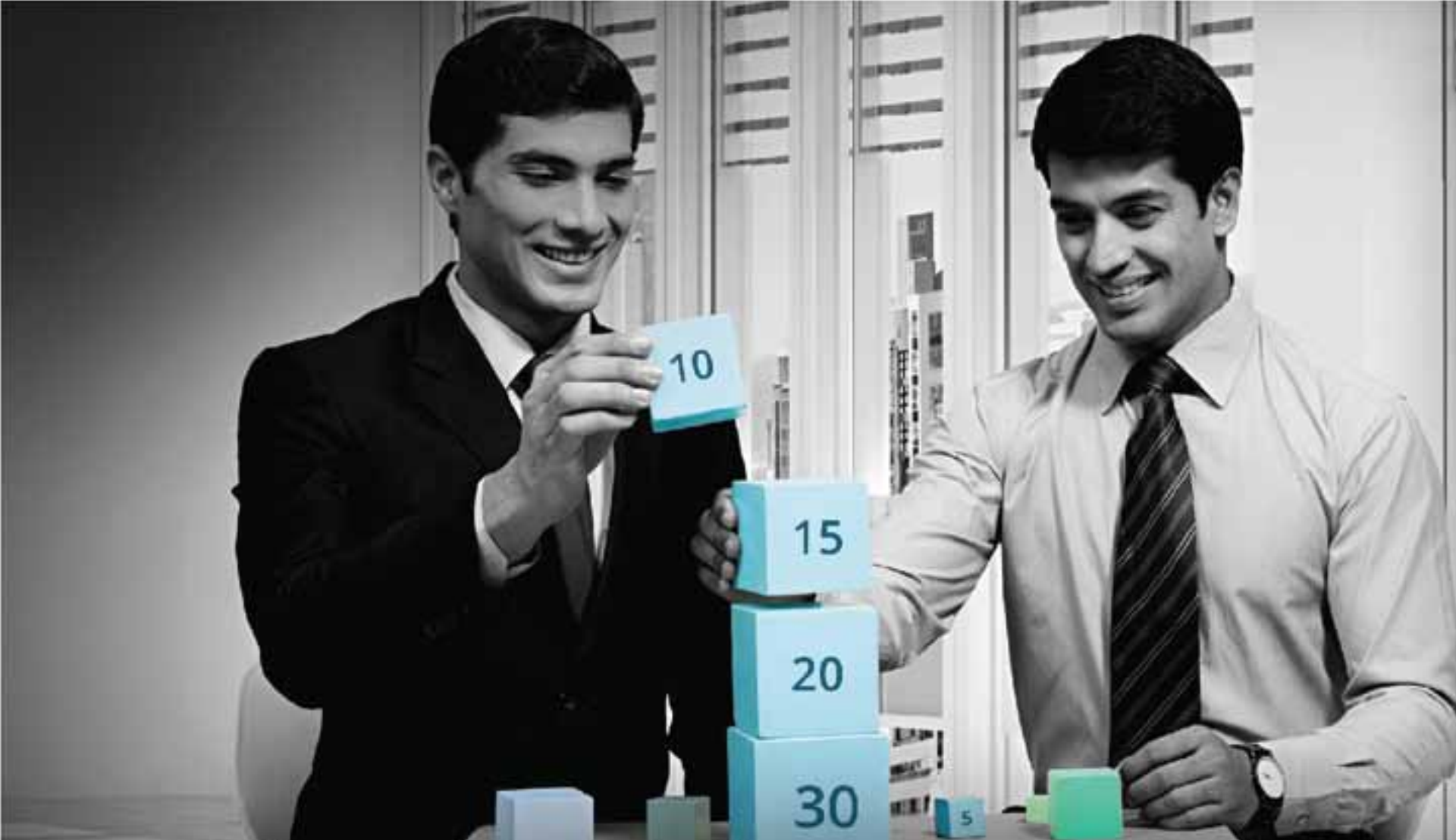
A grace period of 30 days is allowed for renewal of the policy. It is counted from the day immediately after the premium due date. All the continuity benefits will be available to the insured after the premium is received by the company.

## AROGYA PREMIER POLICY – PREMIUM CHART

		Sum Insured									
Age (yrs)	10,00,000	11,00,000	12,00,000	13,00,000	14,00,000	15,00,000	16,00,000	17,00,000	18,00,000	19,00,000	20,00,000
0.3 - 18	7,079	7,350	7,599	7,829	8,043	8,242	8,429	8,604	8,769	8,924	9,071
19 - 35	8,938	9,225	9,489	9,732	9,958	10,169	10,367	10,552	10,727	10,891	11,046
36 - 40	9,826	10,223	10,587	10,923	11,236	11,527	11,800	12,057	12,298	12,525	12,739
41 - 45	11,859	12,363	12,826	13,253	13,651	14,021	14,367	14,693	14,999	15,287	15,559
46 - 55	16,547	17,262	17,918	18,523	19,087	19,612	20,104	20,566	21,000	21,409	21,794
56 - 60	25,489	26,606	27,631	28,577	29,459	30,278	31,046	31,768	32,447	33,086	33,688
61- 65	32,330	33,756	35,063	36,270	37,394	38,439	39,419	40,340	41,205	42,020	42,788

		Sum Insured								
Age (yrs)	21,00,000	22,00,000	23,00,000	24,00,000	25,00,000	26,00,000	27,00,000	28,00,000	29,00,000	30,00,000
0.3 - 18	9,208	9,339	9,464	9,582	9,693	9,800	9,901	9,999	10,093	10,183
19 - 35	11,192	11,330	11,462	11,586	11,705	11,817	11,925	12,028	12,128	12,223
36 - 40	12,940	13,131	13,313	13,486	13,649	13,805	13,953	14,097	14,234	14,366
41 - 45	15,815	16,058	16,289	16,508	16,716	16,914	17,102	17,284	17,458	17,626
46 - 55	22,157	22,501	22,829	23,140	23,434	23,715	23,982	24,240	24,487	24,725
56 - 60	34,255	34,793	35,305	35,791	36,251	36,690	37,107	37,510	37,896	38,268
61- 65	43,511	44,198	44,851	45,470	46,057	46,616	47,149	47,663	48,155	48,629

The values mentioned are in INR. Premium Rates are exclusive of service tax.



## **SBI GENERAL'S CLAIMS SETTLEMENT PHILOSOPHY**

Our philosophy is to settle claims in a fast, fair and transparent manner so that you get back in control as quickly as possible. Our claims team will:

- Provide assistance in emergency situations
- Keep you informed of the progress of your claim

## 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 19,600 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\$11.0 billion of premium annually. SBI General's current geographical coverage extends to 75+ cities pan India. We are currently serving 3 key customer segments i.e. Retail Segment (catering to Individual & Families), Corporate Segment (catering mid to large size Companies) and SME Segment. Current Policy offering of SBI General covers Motor, Health, Personal Accident, Travel & Home Insurance for Individuals and Aviation, Fire, Marine, Package, Construction & Engineering, Liability, Group Health, Group Personal Accident & Credit Insurance for Businesses.

## Other Policies for Individual & Families:

• Health Insurance Policy • Critical Illness Insurance Policy • Personal Accident Insurance Policy • Hospital Daily Cash Insurance Policy • Private Car Insurance Policy-Package • Travel Insurance Policy • Long Term Home Insurance Policy



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sms 'HEALTH' to 561612 | [www.sbigereral.in](http://www.sbigereral.in)

For more details, contact:



## 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.

Insurance is the subject matter of the solicitation. | The information within is indicative in nature, for more details on complete coverage and terms & conditions, please read the sales brochure carefully before concluding a sale.

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Insurance is the subject matter of the solicitation. IRDA/NL-HLT/SBIGI/P-H/V.I/465/13 -14 | HNIH001 ADBRO/0071/OCT/15-16 | Version 1.0, Nov' 2015 | Print\_Nov 2015\_1