

# SUPER HEALTH INSURANCE



“Comprehensive  
**health insurance** aur  
unmatched **protection** dono

# Super Health Insurance – Elite

SBI General Insurance brings you an all-inclusive health insurance product to cater to all your needs. Our comprehensive plan for ultimate protection.

The SBI General Super Health Insurance, a product for all your healthcare requirements.

## Who Can Buy This Policy?

- This Policy can be taken on Individual or Family floater basis as per the below family definitions:

**Individual:** Self, legally married spouse, son, son-in-law, daughter, daughter-in-law, father, mother, brother, brother-in-law, sister, sister-in-law, mother-in-law, father-in-law, grandmother, grandfather, grandson, granddaughter, uncle, aunt, nephew, niece, or any other relationship having an insurable interest.

**Family Floater:** Self, legally married spouse, dependent children (natural/legally adopted), Parents and/or Parents-in-law.

- Entry age for adults is 18 years & for dependent children 91 days to 30 years.
- Super Health Insurance has no restriction on the maximum limit for the entry age for proposer and his/her family members.

## What Are The Key Benefits Of The Policy?



Health Multiplier Benefit



Reinsure Benefit



Claims Shield



Home Health Care

# Claims Shield Protection

## What Are the Different Benefit Covers?



### Health Multiplier Benefit

When diagnosed with a Serious Illness, no need to worry about the inflated hospital bills, Health Multiplier will enhance your Sum Insured up to three times as specified in the Policy Schedule, at no additional cost.



### Reinsure Benefit

Unlimited Reinstatement of Sum Insured at no extra premium for additional protection, which becomes payable from the first claim itself, for each and every claim in a policy year.



### Claims Shield

Covers the payment of consumables like gloves, masks, cotton, bandages and so on to minimise your out of pocket expenses.



# Comprehensive Hospitalisation Coverage

## What Does The Policy Cover?



### HOSPITALISATION COVERS

- ▶ Covers Medically Necessary Treatment of an Insured Person due to Illness or Injury sustained or contracted during the Policy Period subject to availability of Sum Insured.



### Inpatient Hospitalisation

- ▶ Room rent and boarding expenses
- ▶ Intensive Care Unit Expenses/Intensive Cardiac Care Unit (ICCU) expenses.
- ▶ Nursing Expenses as provided by the Hospital.
- ▶ Surgeon, Anaesthetist, Medical Practitioner, Consultants, Specialist Fees.
- ▶ Anaesthesia, blood, oxygen, operation theatre charges, surgical appliances.
- ▶ Consultation fees including Telemedicine by Medical Practitioner.
- ▶ Medicines, drugs, and consumables.
- ▶ Diagnostic procedures.
- ▶ The Cost of prosthetic and other devices or equipment if implanted internally during a Surgical Procedure.



### Shared Accommodation Cash Benefit

- ▶ Daily cash amount of ₹500 per day (maximum up to ₹4000) if Hospitalised in shared accommodation in a Network Provider Hospital and the hospitalisation exceeds 48 hours.

# Health Multiplier For Serious Illnesses



## Health Multiplier for 37 Serious Illnesses

- ▶ If you are diagnosed and hospitalised for the listed 37 serious illnesses, then the Base Sum Insured will be increased by a multiplier as mentioned in the Policy.



## Pre-hospitalisation Medical Expenses

- ▶ Pre-Hospitalisation Medical Expenses for a duration of 60 days immediately prior to the date of Hospitalisation.



## Post-hospitalisation Medical Expenses

- ▶ Post-Hospitalisation Medical Expenses for a duration of 90 days from the date of discharge.



## Day Care Treatment

- ▶ Medical Expenses incurred under any Day Care Treatment during the Policy Period following an Illness or Injury, upto the Base Sum Insured.



## Domiciliary Hospitalisation

- ▶ Medical Expenses incurred for Domiciliary Hospitalisation during the Policy Period following an Illness or Injury, actuals up to Base Sum Insured.



## Home Health Care

- ▶ Medical Expenses incurred on availing treatment at Home during the Policy Year for actuals, up to the Base Sum Insured, if prescribed in writing by the treating Medical Practitioner.

## Reinsure Cover



### Emergency Road Ambulance Cover

- ▶ Cover for expenses incurred up to the limit of ₹3000 per hospitalisation, on Road Ambulance Services.



### Air Ambulance Cover (Domestic)

- ▶ Expenses incurred, upto ₹2 lacs, during the Policy Year, towards Ambulance transportation in an airplane or helicopter for Emergency Care.



### Organ Donor Expenses

- ▶ Medical Expenses up to Sum Insured, towards organ donor's Hospitalisation for harvesting of the donated organ where an Insured Person is the recipient.



### Reinsure Benefit (Related and Unrelated Illness Both)

- ▶ Refill of 100% of Sum Insured, unlimited times in a policy year. This benefit is triggered and becomes payable for each and every claim from the first claim itself in a policy year.



### Bariatric Surgery Cover

- ▶ Coverage for medical expenses, in case of hospitalisation on the advice of a Medical Practitioner because of conditions which require Bariatric Surgery.

## Modern Treatment Cover



### Modern Treatments/Advanced Procedures

- ▶ Medical expenses incurred by the Insured Person for Procedures/Treatments enlisted in the policy schedule either as Inpatient Care treatment or as a part of Day Care treatment.



### Enhanced Cumulative Bonus

- ▶ Enhanced Cumulative Bonus (ECB) will be applied by 50% of the Base Sum Insured of immediate preceding Policy Year in respect of each claim free Policy Year.



### Claims Shield

- ▶ Expenses related to Listed Non payable items related to Hospitalisation/In-patient claims become payable under this benefit.



### AYUSH Treatment

- ▶ Medical Expenses incurred by the Insured Person for Inpatient Care under Ayurveda, Unani, Siddha and Homeopathy systems of medicines during each Policy Year.



### Annual Health Check-up

- ▶ The Insured Person may avail a health check-up, only for preventive purposes, up to ₹2500 (1st renewal onwards/year) as specified in Policy Schedule.

## Optional Benefits

Optional covers can be opted by the customer as required.



### Enhanced Reinsure Benefit

- ▶ Refills up to 200% of the Basic Sum Insured instead of up to 100% (on complete or partial utilization of your existing Policy Sum Insured, including Enhanced Cumulative Bonus).



### Enhanced Cumulative Bonus Safeguard (if claim amount is ₹1Lac or less)

- ▶ Protects the percentage of Enhanced Cumulative Bonus as specified in the Policy Schedule at subsequent renewal.



### Wellness Benefit

- ▶ The Insured Person may avail wellness services as mentioned in the Policy Schedule. The services may include any or all as specified in the Policy Schedule:
  - Health Assistance (A.I. Personal Fitness coaching)
  - Dietician and Nutrition E-consultation.
  - Unlimited Gym Membership.



### Walk Healthy Benefit

- ▶ We will offer a discount on Renewal premium if the eligible Insured Person(s) achieves the health points target on the mobile application provided by us.



## Optional Benefits



### Aggregate Deductible

- ▶ The Insured Person shall bear on his/her own account an amount equal to the opted deductible specified in the Policy Schedule for all admissible claims made by the Insured Person and assessed by the Company in a Policy Year.



### Additional Basic Sum Insured for Accident

- ▶ Provides an additional double of base Sum Insured towards Medical Expenses incurred for In-Patient Hospitalisation Treatment. This cover is applicable only for an Emergency caused solely and directly due to an Accident-causing Injury, of the Insured Person who is Hospitalised for the treatment of such Injury.



### Co-payment

- ▶ 10% or 20% Co-Payment as specified in the Policy Schedule, shall be applied on each and every admissible claim after Deductible.



# Lifelong Renewability With Multiple Sum Insured Options

## How Can You Cover Yourself?



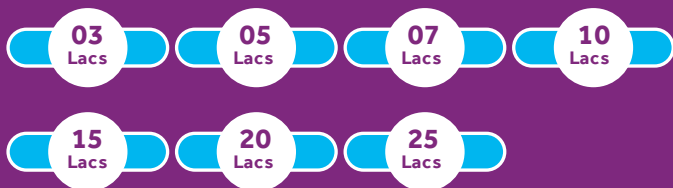
INDIVIDUAL



FAMILY FLOATER BASIS

In a family floater Policy, a maximum of 4 adults and any number of children can be covered.

## What Are Sum Insured Options Available?






## What Is The Waiting Period?

- 30 days initial waiting period for all illnesses In the first year that is not applicable in subsequent renewals (except for accidental Hospitalization).
- 90 days for Hypertension, Diabetes, Cardiac Condition.
- 24 months for specific illnesses and treatments as mentioned in the Policy Schedule.
- 24 months for Pre-existing Diseases.

## Other Terms & Conditions




- ◆ Free Look Period - The insured person shall be allowed free look period of 30 Days from date of receipt of the policy document to review the terms and conditions of the policy, and to return the same if not acceptable.
- ◆ Migration of Policy - The Insured will have the option to migrate the Policy to other health insurance products/plans offered by the company by applying for migration of the policy at least 30 days before the policy renewal date.
- ◆ Portability - The Insured will have the option to port the policy to other insurers by applying at least 45 days before, but not earlier than 60 days from the policy renewal date.
- ◆ Standard Exclusions –
  - Investigation and evaluation purposes
  - Obesity/Weight control
  - Cosmetic surgery
  - Hazardous/Adventure Sports
  - Breach of Law
  - Alcoholism, drug or substance abuse
  - Unproven treatments
  - Sterility and infertility

# Product Benefit Table

Benefits Elite			
Entry Age (Adult)		Min - 18 years Max - No capping	
Entry Age (Child)		91 days to 30 years	
Sum Insured (SI)		₹3 Lacs, ₹5 Lacs, ₹7 Lacs, ₹10 Lacs, ₹15 Lacs, ₹20 Lacs, ₹25 Lacs	
Base Covers			
 Eligibility	Family Combination	Up to 4 Adults and any number of Children	
 In-patient Hospitalization	Inpatient Hospitalization on Treatment	Room Rent	Actuals up to Sum Insured
		ICU Charges	Actuals up to Sum Insured
	Shared accommodation Cash Benefit		500 per day, maximum ₹4000
	Health Multiplier		For SI: ₹3 Lacs to ₹10 Lacs - 2X of SI For SI: ₹15 Lacs and above - 3X of SI
	Pre-hospitalization Medical Expenses (up to Sum Insured)		60 Days
	Post-hospitalization Medical Expenses (up to Sum Insured)		90 Days
	Day Care Treatment (up to Sum Insured)		All day care covered
	Domiciliary Hospitalization		Actuals up to Sum Insured
	Home Health Care		Actuals up to Sum Insured
	Emergency Road Ambulance Cover (per hospitalization)		₹3000
	Air Ambulance Cover (Domestic)		Up to ₹2 Lacs
	Organ Donor Expenses		Actuals up to Sum Insured
	Reinsure Benefit (Related and Unrelated illness both)		Unlimited up to 100%
	Bariatric Surgery Cover		Up to ₹50,000
	Modern Treatments/Advanced Procedures		Actuals up to Sum Insured
	AYUSH (In-patient hospitalization)		Actuals up to Sum Insured
	Claims Shield		Non-payable Items (paid up to Sum Insured)
	Annual Health Check-up		Up to ₹2500 (1st renewal onwards/year)
	 Renewal Benefits	Enhanced Cumulative Bonus (reduction is same proportion in case claim is settled)	50% of Base Sum Insured up to 100%

## Benefits -Elite

### Optional Covers

 <b>Base Cover Modifiers</b>	<b>Enhanced Reinsure Benefit</b>	Unlimited up to 200%
	<b>Enhanced Cumulative Bonus Safeguard</b> (if claim amount is ₹1Lac or less, No reduction in Enhanced Cumulative Bonus)	Covered
	<b>Co-payment</b>	10/20%
	<b>Aggregate Deductible</b>	₹1 Lac / ₹2 Lacs / ₹3Lacs
	<b>Domestic help/staff Indemnity</b> [Room Rent - 2%, ICU - 4%, Bariatric - ₹50,000, (Day Care Treatment, AYUSH, Modern Treatment-up to Sum Insured), Emergency Road Ambulance - ₹3000/Hospitalization] [Min - 18 years/Max - 65 years]	Up to ₹50,000/ ₹1 Lac
	<b>Additional Basic Sum Insured</b> (for Accident related hospitalization)	2x
 <b>Wellness</b>	<b>Health Assistance (A.I. Personal Fitness coaching)</b>	Covered
	<b>Dietician and Nutrition E-consultation</b>	Covered
	<b>Walk Healthy Benefit</b> (Collect health benefits by taking steps counted on our App and get discount up to 30% on renewal premium)	Covered
	<b>Unlimited Gym Membership</b>	Covered (3+3+3+3 option)
<b>Waiting Period</b>		
 <b>Waiting Period</b>	<b>Pre-Existing Waiting Period</b>	2 years
	<b>Specific Disease waiting period</b>	2 years
	<b>Initial Waiting Period (Excluding Accidental Hospitalization)</b>	30 days
	<b>Hypertension, Diabetes, Cardiac Condition</b>	90 Days

# Seamless 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 210 3366 / 1800 210 6366

✉ [sbig.health@sbigeneral.in](mailto:sbig.health@sbigeneral.in)

☎ "HEALTHCLAIM" to 561612

🌐 [www.sbigeneral.in](http://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 liable for a penalty which may extend to ten lakh rupees.



SURAKSHA AUR BHAROSA DONO

**SBI General Insurance Company Limited**

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**Contact Us**

**☎ 1800 102 1111 | 🌐 [www.sbigeneral.in](http://www.sbigeneral.in)**