

**AROGYA SANJEEVANI POLICY, SBI GENERAL INSURANCE COMPANY LIMITED – MICRO INSURANCE PRODUCT**

**CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY**

This document provides key information about your policy. You are also advised to go through your policy document.

Sl. No.	Title	Description (Please refer to applicable policy clause number in next column)	Policy Clause Number																								
1.	Name of Insurance Product/ Policy	Arogya Sanjeevani Policy, SBI General Insurance Company Limited – Micro Insurance Product																									
2.	Policy Number	XXXXXXXXXXXXXXXXXXXXXXXXXX																									
3.	Type of Insurance Product/ Policy	Indemnity																									
4.	Sum Insured (Basis)	<p><b>Individual Sum Insured</b></p> <table border="1"> <thead> <tr> <th>Sr. No.</th> <th>Insured Name</th> <th>Base Sum Insured</th> </tr> </thead> <tbody> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> </tbody> </table> <p><b>Family Floater Sum Insured</b></p> <table border="1"> <thead> <tr> <th>Sr. No.</th> <th>Insured Name</th> <th>Base Sum Insured</th> </tr> </thead> <tbody> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> </tbody> </table> <p><b>Note:</b> This is the base Sum Insured for policy. Please refer the policy schedule for cover wise limits</p>	Sr. No.	Insured Name	Base Sum Insured										Sr. No.	Insured Name	Base Sum Insured										
Sr. No.	Insured Name	Base Sum Insured																									
Sr. No.	Insured Name	Base Sum Insured																									
5.	Policy Coverage (What the Policy Covers)	<p><b>Covers Expenses in respect of:</b></p> <ol style="list-style-type: none"> <li>Hospitalization - Admission in hospital beyond 24 hours.</li> <li>AYUSH Treatment – Covers medical expenses incurred for inpatient care treatment under Ayurveda/ Unani/ Siddha /Homeopathic.</li> <li>Cataract Treatment - Expenses incurred on treatment of cataract.</li> <li>Pre-hospitalization – Covered prior to 30 days of hospitalization.</li> <li>Post-hospitalization – Covered post 60 days of hospitalization.</li> <li>Advanced Treatment – Covered up to 50% of sum insured.</li> </ol>	4. Coverage																								

Sl. No.	Title	Description (Please refer to applicable policy clause number in next column)	Policy Clause Number
6.	<b>Exclusions (What the policy does not cover)</b>	<p><b>Following is a partial list of the policy exclusions. Please refer to the policy document for the complete list of exclusions:</b></p> <ul style="list-style-type: none"> <li>a) Investigation and Evaluation (Code-Excl 04)</li> <li>b) Rest Cure, rehabilitation, and respite care (Code- Excl 05)</li> <li>c) Obesity / Weight Control (Code- Excl 06)</li> <li>d) Change of Gender Treatments (Code- Excl 07)</li> <li>e) Cosmetic or Plastic Surgery (Code- Excl 08)</li> <li>f) Hazardous or Adventure Sports (Code- Excl 09)</li> <li>g) Breach of Law (Code- Excl 10)</li> <li>h) Excluded Providers (Code-Excl 11)</li> <li>i) Treatment for alcoholism, drug or substance abuse or any addictive condition and consequences thereof (Code- Excl 12)</li> <li>j) Treatments received in health hydros, nature cure clinics, spas or similar establishments or private beds.</li> <li>k) Dietary supplements and substances that can be purchased without prescription</li> <li>l) Refractive Error (Code-Excl 15)</li> <li>m) Unproven Treatments (Code- Excl 16)</li> <li>n) Sterility and Infertility (Code-Excl 17)</li> </ul>	7. Exclusions
7.	<b>Waiting period</b>	<p><b>Initial Waiting Period: 30 Days</b></p> <p><b>Specific Waiting Periods</b></p> <ul style="list-style-type: none"> <li>• 24 months for Benign ENT disorder, Tonsillectomy, Adenoidectomy, Mastoidectomy, Tympanoplasty, Hysterectomy, all internal and external benign tumours, cysts, polyps of any kind, including benign breast lumps, benign prostate hypertrophy etc. (not applicable for claims arising due to accident).</li> <li>• 36 months: Internal Congenital Anomalies.</li> </ul> <p><b>Pre-Existing diseases: 36 months.</b></p>	6. Waiting Period
8.	<b>Financial Limits of the Coverage</b>	<p><b>The policy will pay only up to the limits specified hereunder for the following diseases/procedures:</b></p> <ul style="list-style-type: none"> <li>a) Cataract — Up to 25% of Sum Insured or Rs.40,000/- whichever is lower.</li> <li>b) Modern treatment methods and Advancements in technology: Up to 50% of the Sum insured.</li> </ul> <p>In case of a claim, this policy requires you to share the following costs:</p> <p><b>I. Sum Limit:</b> Expenses exceeding the following Sub-limits:</p> <ul style="list-style-type: none"> <li>a) Room Charges (Hospitalization): <ul style="list-style-type: none"> <li>I. Room Rent - Up to 2% of SI, subject to max of INR 5,000 per day</li> <li>II. ICU charges - Up to 5% of SI subject to max of INR 10,000 per day.</li> </ul> </li> </ul>	12. Table of Benefits

Sl. No.	Title	Description (Please refer to applicable policy clause number in next column)	Policy Clause Number									
		In case Room/ICU/CCU rent exceeds the limits specified the claim shall be subject to the proportionate deduction. <b>II. Co-Pay: 5% on all claims</b>										
9.	Claims/ Claims Procedure	<p>a. <b>For Cashless Service:</b> Insured may refer Pre-Authorization form attached as Annexure-C to the Policy Wordings and for updated Hospital Network details refer the link: <b><a href="https://www.sbigeneral.in/portal/contact-us/hospital">https://www.sbigeneral.in/portal/contact-us/hospital</a></b></p> <p>b. <b>For Reimbursement of Claim:</b> For reimbursement of claims the Insured Person may submit the necessary documents to TPA/Company within the prescribed time limit as specified hereunder.</p> <table border="1"> <thead> <tr> <th>Sr. No.</th> <th>Type of Claim</th> <th>Prescribed Time limit</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>Reimbursement of hospitalization, day care and pre hospitalization expenses</td> <td>Within fifteen days from completion of hospitalization</td> </tr> <tr> <td>2.</td> <td>Reimbursement of post expenses post-hospitalization treatment</td> <td>Within fifteen days from completion of post-hospitalization</td> </tr> </tbody> </table> <p>Turn Around Time (TAT) for claim settlement</p> <p>i. TAT for pre-authorization of cashless facility - within 1 hour from receipt of complete documents.</p> <p>ii. TAT for cashless final bill settlement - within 3 hours from receipt of complete documents.</p> <p>For details on claim procedure please refer the policy document</p> <ul style="list-style-type: none"> <li>Hospital Network details can be obtained from link: <b><a href="https://www.sbigeneral.in/portal/contact-us/hospital">https://www.sbigeneral.in/portal/contact-us/hospital</a></b></li> <li><b>Toll Free number:</b> 1800 210 3366, 1800 210 6366</li> <li>List of Hospitals which are blacklisted or from where no claims will be accepted by the insurer is available in below link: <b><a href="https://www.sbigeneral.in/contact-us/hospital">https://www.sbigeneral.in/contact-us/hospital</a></b></li> <li>Claim forms can be downloaded from below link: <b><a href="https://www.sbigeneral.in/claim/claims-form-download">https://www.sbigeneral.in/claim/claims-form-download</a></b></li> </ul> <p>Note: For cover wise claims procedure, please refer to policy wordings.</p>	Sr. No.	Type of Claim	Prescribed Time limit	1.	Reimbursement of hospitalization, day care and pre hospitalization expenses	Within fifteen days from completion of hospitalization	2.	Reimbursement of post expenses post-hospitalization treatment	Within fifteen days from completion of post-hospitalization	9. Claim Procedure
Sr. No.	Type of Claim	Prescribed Time limit										
1.	Reimbursement of hospitalization, day care and pre hospitalization expenses	Within fifteen days from completion of hospitalization										
2.	Reimbursement of post expenses post-hospitalization treatment	Within fifteen days from completion of post-hospitalization										
10.	Policy Servicing	<p><b>Email:</b> customer.care@sbigeneral.in</p> <p><b>Toll-Free number (24/7)</b> 1800102111</p> <p><b>Website:</b> www.sbigeneral.in</p>										

Sl. No.	Title	Description (Please refer to applicable policy clause number in next column)	Policy Clause Number
11.	Grievances/ Complaints	<p>Stage 1: If you are dissatisfied with the resolution provided above or for lack of response, you may write to <a href="mailto:head.customercare@sbigeneral.in">head.customercare@sbigeneral.in</a> We will look into the matter and decide the same expeditiously within 14 days from the date of receipt of your complaint.</p> <p>For Senior Citizens: Senior Citizens can reach us at <a href="mailto:seniorcitizengrievances@sbigeneral.in">seniorcitizengrievances@sbigeneral.in</a>; Toll Free - 1800 22 1111 / 1800 102 1111 (24/7)</p> <p>Stage 2: In case, you are not satisfied with the decision/resolution communicated by the above office, or have not received any response within 14 days, you may send your Appeal addressed to the Grievance Redressal Officer at : <a href="mailto:gro@sbigeneral.in">gro@sbigeneral.in</a> or contact at 022-45138021.</p> <p>Address: Grievance Redressal Officer, 9th Floor, A &amp; B Wing, Fulcrum Building, Sahar Road, Andheri (East), Mumbai 400 099. List of Grievance Redressal Officers at Branch: <a href="https://content.sbigeneral.in/uploads/0449cac1bcd144bbb160d3f6b714fbbd.pdf/">https://content.sbigeneral.in/uploads/0449cac1bcd144bbb160d3f6b714fbbd.pdf/</a></p> <p>Stage 3: In case, you are not satisfied with the decision/resolution communicated by the above office, or have not received any response within 14 days, you may Register your complaint with IRDAI on the below given link <a href="https://bimabharosa.irdai.gov.in/Home/Home">https://bimabharosa.irdai.gov.in/Home/Home</a></p> <p>Stage 4: If your grievance remains unresolved from the date of filing your first complaint or is partially resolved, you may approach the Insurance Ombudsman falling in your jurisdiction for Redressal of your Grievance. The details of the Insurance Ombudsman can be accessed at (<a href="https://www.cioins.co.in/Ombudsman">https://www.cioins.co.in/Ombudsman</a>)</p>	11. Redressal of Grievance
12.	Things to remember	<ol style="list-style-type: none"> <li>1. Free Look Cancellation: The insured will be allowed a period of at least 30 days from the date of receipt of the policy to review the terms and conditions of the policy and to return the same if not acceptable. For detailed conditions and refund summary, please refer to policy wordings.</li> <li>2. Policy renewal: The Policy shall ordinarily be renewable provided the product is not withdrawn, except on grounds of established fraud or non-disclosure or misrepresentation by the Insured Person.</li> <li>3. Migration: The insured person 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 as per IRDAI guidelines on Migration. For Detailed Guidelines on Migration, kindly refer the link: <a href="https://content.sbigeneral.in/uploads/c6a2844dd65446019b130ffbae1fa20f.pdf">https://content.sbigeneral.in/uploads/c6a2844dd65446019b130ffbae1fa20f.pdf</a></li> </ol>	10. General Terms & Conditions

Sl. No.	Title	Description (Please refer to applicable policy clause number in next column)	Policy Clause Number
		<p>4. Portability: The insured person will have the option to port the policy to other insurers by applying to such insurer to port the entire policy along with all the members of the family, if any, at least 45 days before, but not earlier than 60 days from the policy renewal date as per IRDAI guidelines related to portability. For Detailed Guidelines on portability, kindly refer the link:  <a href="https://content.sbigeneral.in/uploads/c6a2844dd65446019b130ffbae1fa20f.pdf">https://content.sbigeneral.in/uploads/c6a2844dd65446019b130ffbae1fa20f.pdf</a></p> <p>5. Change of Sum Insured: Sum insured can be changed (increased/ decreased) only at the time of renewal or at any time, subject to underwriting by the Company. For any increase in SI, the waiting period shall start afresh only for the enhanced portion of the sum insured.</p> <p>6. Moratorium Period: After completion of sixty continuous months of coverage (including portability and migration) in health insurance Policy, no Policy and claim shall be contestable by the Insurer on grounds of non-disclosure, misrepresentation, except on grounds of established fraud. This period of sixty continuous months is called as moratorium period. The moratorium would be applicable for the Sums Insured of the first Policy. Wherever, the Sum Insured is enhanced, completion of sixty continuous months would be applicable from the date of enhancement of Sums Insured only on the enhanced limits.</p>	
13.	<b>Your Obligations</b>	<p>Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may affect the claim settlement.</p> <p><b>Disclosure of Information:</b>  The Policy shall be void and all premiums paid thereon shall be forfeited to the Company in the event of misrepresentation, mis-description, or non-disclosure of any Material Fact/information by the Policyholder.</p>	General Terms & Conditions - 10.1

Declaration by the Policy Holder: I have read the above and confirm having noted the details

Place: .....

Date: ...../...../.....

Signature of the Policyholder

Note:

- a) For product related documents including Customer Information Sheet, kindly refer to the below link: <https://www.sbigeneral.in/downloads>
- b) In case of any conflict, the terms and conditions mentioned in the policy document shall prevail