



SURAKSHA AUR BHAROSA DONO

SBI GENERAL'S HOSPITAL DAILY CASH INSURANCE POLICY

Stay Worry Free



SBI General's Hospital Daily Cash Insurance Policy

Good health is something we all want. However, the fact is sometimes we might fall sick and be hospitalised. There might be some expenses on a daily basis that need to be met over and above the ones covered by our health insurance policy. How do we take care of these needs in such times?

With SBI General's **Hospital Daily Cash Insurance Policy** you can be in control in such situations. The Policy provides you with a fixed benefit for each day of hospitalization, irrespective of the actual medical cost. It thus provides you with additional protection & takes care of extra expenses like traveling, food etc.

What Are The Key Benefits Of The Policy?



Daily hospitalization expense for each continuous & completed period of 24-hour hospitalization



ICU hospitalization expense up to twice the daily Benefit



Accident hospital confinement expense up to twice the daily benefit



Fixed lump sum to take care of Convalescence expenses



Flexible Plan Options - Maximum Coverage: 30 Days or 60 Days



4 daily benefit amount options to choose from - ₹500, ₹1000, ₹1500 & ₹2000



Premium exempt from Income Tax under Sec 80 D of Income Tax Act*

Additional Coverage for ICU, Accidents and Convalescence

What Does The Policy Cover?



Hospital Daily Cash benefit for each continuous and completed period of 24 hours of hospitalization.



Twice the Hospital Daily Cash benefit for each continuous and completed period of 24 hours of Hospitalisation due to Accidental Bodily Injury. Maximum 5 days per Hospitalisation and 10 days per Policy Period.



Twice the Hospital Daily Cash benefit for each continuous and completed period of 24 hours of Hospitalisation in Intensive Care Unit. Maximum 7 days per Hospitalisation and 15 days per Policy Period.



Thrice Hospital Daily Cash benefit or ₹5,000 whichever is less is payable upon completion of 10 consecutive days of hospitalization in a single admission. Payable only once in a Policy Period.



The maximum benefit payable will be 30/60 days within the Policy Period.





An excess equivalent to the first 24 hours Hospitalization benefit will be levied on each and every Hospitalization during the Policy Period.

What Are The Different Plan Options?

This Policy has 2 coverage options:



There are 4 options for daily benefit amount, as per tables below

Daily Benefits	A	B	C	D
 Hospitalization benefits due to sickness	₹500	₹1000	₹1500	₹2000
 ICU Hospitalisation (max 7 days & max 15 days per policy period)	₹1000	₹2000	₹3000	₹4000
 Accident Hospital Confinement	₹1000	₹2000	₹3000	₹4000
 Convalescence benefit for hospitalization exceeding 10 consecutive days	Fixed lumpsum amount payable - 3 times benefit or ₹5000 whichever is lesser.			

Coverage for All

What Is The Minimum & Maximum Entry Age Limit?

18
Years

Minimum age of entry

65
Years

Maximum age of entry

Children from the age of 90 days can be covered if either of the parents is concurrently covered with SBI General.

What Is Maximum Coverage Possible Under This Policy?

Maximum benefit amount payable is ₹2,000. However, the Maximum Benefit would be restricted to ₹500/- per day with maximum coverage of 30 days for insured persons aged 60 and above and taking a policy with us for the first time.

Is Pre-acceptance Health Check Up Compulsory?

No medical Examination is required up to 45 years of age for people with no medical history. Insured's with following condition, acceptance of proposal is subject to a satisfactory medical examination as per our company's requirements:

Insured with adverse medical history as declared in Proposal Form or
Insured age above 45 years *irrespective of SI

Pre-acceptance medical testes is at the cost of the proposer. However, if the proposal is accepted the Insurer will reimburse 50% of the cost incurred towards the medical tests so undertaken at the advise of the insurer.

What Is SBI General's Renewal Policy?

- ▶ This Policy may be renewed by mutual consent every year.
- ▶ If renewed, the renewal premium must be paid to the Insurer on or before the end of the policy period.
- ▶ A Grace Period of 30 days is allowed for renewal of the Policy.
- ▶ During the Grace Period a payment can be made to renew/ continue the Policy without losing any benefit.
- ▶ Coverage is not available for the period for which no premium is received.

Fast, Fair & Transparent Claim Process

What Is Not Covered In The Policy?

- ▶ Complications or treatment arising out of pre-existing conditions.
- ▶ Any disease contracted during the first 30 days of commencement of the Policy.
- ▶ Certain diseases/surgeries shall be covered after waiting period.
- ▶ Treatment arising from or traceable to pregnancy and childbirth.
- ▶ Treatment for any mental disease/illness, psychiatric or psychological disorders.
- ▶ All expenses related to AIDS and related diseases.
- ▶ Use or abuse of any substance, drug or alcohol and treatment for de-addiction.
- ▶ "Day care Treatments" as defined under the Policy.

Note: The above information on exclusions is only indicative in nature. For details please read the policy wordings available on our website (www.sbigeneral.in)

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 210 3366 / 1800 210 6366
-  sbig.health@sbigeneral.in
-  "HEALTHCLAIM" to 561612
-  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.

Premium Chart

Exclusive of GST:

Sum Insured (in ₹)						
PLAN	0.3 - 18	19 - 35	36 - 45	46 - 55	56 - 60	61 - 65
30 Days - ₹ 500 Plan	216	335	498	733	1,235	1,626
30 Days - ₹ 1000 Plan	357	512	764	1,117	1,785	2,343
30 Days - ₹ 1500 Plan	509	707	1,074	1,646	2,746	3,598
30 Days - ₹ 2000 Plan	661	882	1,344	2,219	3,688	4,830
60 Days - ₹ 500 Plan	282	408	676	1,018	1,590	2,203
60 Days - ₹ 1000 Plan	486	690	1,227	1,969	2,845	3,634
60 Days - ₹ 1500 Plan	691	973	1,801	2,853	3,826	5,470
60 Days - ₹ 2000 Plan	981	1,255	2,386	3,791	4,912	7,015

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.

For More Details Contact



SURAKSHA AUR BHAROSA DONO

SBI General Insurance Company Limited
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Contact Us

📞 1800 102 1111 | 🌐 www.sbigeneral.in