



SURAKSHA AUR BHAROSA DONO

SBI GENERAL CRITICAL ILLNESS INSURANCE POLICY

Be Prepared For Life's Uncertainties



Protection From 13 Critical Illnesses

SBI General's Critical Illness Insurance Policy

Life is beautiful. Especially when all your worries are taken care of! Your health and safeguarding it is one such worry, where health insurance can offset your concerns. When the financial needs are taken care of, especially during a critical illness, then you can focus on getting back on your feet at the earliest.

SBI General's **Critical Illness Insurance Policy**. Offering you financial protection from 13 important critical illnesses, this policy offers a fixed sum, irrespective of your actual medical expenses. Enabling you to stay financially secure and focus on the most important thing – health.

What Are The Key Benefits Of This Policy?



Coverage from
13 critical illnesses



Up to ₹ 50,00,000
Sum Insured



Two tenure options –
1 year and 3 years



Free Look period of
15 days



Save tax under
Sec. 80 D



Sum Insured upto ₹ 50 Lakhs

What Are The Illnesses Covered?

- ▶ Cancer of Specified Severity
- ▶ Open Chest CABG
- ▶ Aorta Graft Surgery
- ▶ Open Heart Replacement or Repair of Heart Valves
- ▶ Stroke Resulting in Permanent Symptoms
- ▶ First Heart Attack of Specified Severity
- ▶ Kidney Failure Requiring Regular Dialysis
- ▶ Primary Pulmonary Arterial Hypertension
- ▶ Major Organ/ Bone Marrow Transplant
- ▶ Multiple Sclerosis with Persisting Symptoms
- ▶ Coma of Specified Severity
- ▶ Total Blindness
- ▶ Permanent Paralysis of Limbs

Notes:

Only one critical illness claim can be made during the lifetime of the insured.

The maximum benefit payable is ₹ 50 lakhs, including all policies that the insured has.

The insurance benefit is payable only if the insured is alive/survives for a period of more than 28 days from the date of first diagnosis of one of the listed critical illnesses and/or also subject to survival of the **Insured** for the minimum assessment periods for covered **Critical Illnesses** as provided under the descriptions for each of the **Critical Illness**.

What Is The Minimum And Maximum Entry Age To Buy This Policy?

18
years

Minimum Entry Age

65
years

Maximum Entry Age

What Is The Minimum & Maximum Coverage Under This Policy?

₹ 2
Lakhs

Minimum Coverage

₹ 50
Lakhs

Maximum Coverage

30 Days' Grace Period

Is Pre-acceptance Health Check-up Compulsory?

Health check-up is not mandatory for everyone and depends on your age as well as the coverage amount. Pls check table below to understand if you need a health check-up.

Age	Sum Insured				
	2,00,000 3,00,000	3,00,001 - 5,00,000	5,00,001 - 7,00,000	7,00,000 - 10,00,000	> 10,00,000
18-35	NA	NA	✓	✓	✓
36-45	NA	✓	✓	✓	✓
46-55	✓	✓	✓	✓	✓
>55	✓	✓	✓	✓	✓

✓ means medical test are applicable

What Is SBI General's Renewal Policy On?

- ▶ 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 expiry date or renewal date.
- ▶ A Grace Period of 30 days is allowed for renewal of the policy.
- ▶ Coverage is not available for the period for which no premium is received.



Free Look Period of 15 Days

What Are The Tenure Plan Options Available Under This Policy?

1 year and 3 years

What Is Not Covered In The Policy?

- ▶ Pre-existing conditions and complications thereof
- ▶ Any Insured Event during the waiting period
- ▶ Any diseases causing the death of the insured within the stipulated survival period
- ▶ Any congenital Illness/Conditions
- ▶ Attempted suicide or intentionally self-inflicted Injury or Illness
- ▶ Sexually transmitted conditions
- ▶ Mental or nervous disorder
- ▶ Acquired Immune Deficiency Syndrome (AIDS) and related complications
- ▶ Use/Abuse of intoxicating drugs or alcohol.

Disclaimer: The above information is only indicative in nature. For full details of coverage & exclusions please contact our nearest office and refer to the policy.

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 22 1111/1800 102 1111



"CLAIM" to 561612



customer.care@sbigeneral.in



www.sbigeneral.in

PREMIUM RATE CALCULATION CHART

Coverage opted on individual basis covering each member of the family separately (at a single point in time)			Coverage opted on individual basis covering multiple members of the family under a single policy (Sum Insured is available for each member of the family)				Coverage opted on family floater basis with overall Sum Insured (Only one Sum Insured is available for the entire family)			
Age of the members insured	Premium (₹)	Sum Insured (₹)	Premium (₹)	Discount, if any Family member discount)	Premium after Discount (₹)	Sum Insured (₹)	Premium or consolidated premium for all members of family (₹)	Floater discount if any	Premium after discount (₹)	Sum Insured (₹)
35 yrs	2,130	10,00,000	NA				NA			
30 yrs	1,190	10,00,000								
15 yrs	NA	NA								
10 yrs	NA	NA								
60 yrs	47,960	10,00,000								
55 yrs	30,060	10,00,000								
Total Premium for all members of the Family is Rs. 81340/- when each member is covered separately. Sum Insured available for each individual is Rs.10,00,000/-			NA				NA			

Note:

- Premium rates are specified in the above illustration is standard premium rates without considering any loading. Also, the premium rates are exclusive of taxes applicable.
- The above illustration is for SBI General Critical Illness Insurance Policy
- offered only on Individual basis ,wherein The minimum entry age is 18 years and the maximum entry age is 65 years.
- Illustration is given for Sum Insured 10 Lac for male members
- Please note above rates are exclusive GST.

Premium Chart

Premium in INR for 1 Lakh Sum Insured - 1 Year Product - Male (Exclusive of GST):																				
Age Band	18 -25	26 -30	31 - 35	36 - 40	41 - 45	46- 50	51 - 55	56 - 60	61 - 65	66 -70	71 - 75	76 - 80	76 - 80	81 - 85	86 - 90	91 - 95	96 - 100	101 - 105	106 - 110	111 - 115
Premium	85	119	213	498	919	1,723	3,006	4,796	6,841	8,942	11,524	14,404	18,006	22,507	28,134	35,167	43,959	54,949	68,686	85,857

Premium in INR for 1 Lakh Sum Insured - 1 Year Product - Male (Inclusive of GST):																				
Age Band	18 -25	26 -30	31 - 35	36 - 40	41 - 45	46- 50	51 - 55	56 - 60	61 - 65	66 -70	71 - 75	76 - 80	76 - 80	81 - 85	86 - 90	91 - 95	96 - 100	101 - 105	106 - 110	111 - 115
Premium	100	140	251	588	1084	2033	3547	5659	8072	10552	13598	16997	21247	26558	33198	41497	51872	64840	81049	101311

Premium in INR for 1 Lakh Sum Insured - 1 Year Product - Female (Exclusive of GST):																				
Age Band	18 -25	26 -30	31 - 35	36 - 40	41 - 45	46- 50	51 - 55	56 - 60	61 - 65	66 -70	71 - 75	76 - 80	76 - 80	81 - 85	86 - 90	91 - 95	96 - 100	101 - 105	106 - 110	111 - 115
Premium	73	123	233	386	630	930	1,436	2,220	3,184	4,087	5,421	7,318	9,880	13,338	18,006	24,308	30,385	37,982	47,477	59,347

Premium in INR for 1 Lakh Sum Insured - 1 Year Product - Female (Inclusive of GST):																				
Age Band	18 -25	26 -30	31 - 35	36 - 40	41 - 45	46- 50	51 - 55	56 - 60	61 - 65	66 -70	71 - 75	76 - 80	76 - 80	81 - 85	86 - 90	91 - 95	96 - 100	101 - 105	106 - 110	111 - 115
Premium	86	145	275	455	743	1097	1694	2620	3757	4823	6397	8635	11658	15739	21247	28683	35854	44819	56023	70029

Premium in INR for 1 Lakh Sum Insured - 3 Year Product - Male (Exclusive of GST):																				
Age Band	18 -25	26 -30	31 - 35	36 - 40	41 - 45	46- 50	51 - 55	56 - 60	61 - 65	66 - 70	71 - 75	76 - 80	76 - 80	81 - 85	86 - 90	91 - 95	96 - 100	101 - 105	106 - 110	111 - 115
Premium	221	337	599	1,351	2,546	4,848	8,494	13,435	19,003	26,909	34,267	42,834	53,542	66,928	83,660	1,04,575	1,30,718	1,63,398	2,04,248	2,55,309

Premium in INR for 1 Lakh Sum Insured - 3 Year Product - Male (Inclusive of GST):																				
Age Band	18 -25	26 -30	31 - 35	36 - 40	41 - 45	46- 50	51 - 55	56 - 60	61 - 65	66 - 70	71 - 75	76 - 80	76 - 80	81 - 85	86 - 90	91 - 95	96 - 100	101 - 105	106 - 110	111 - 115
Premium	261	398	707	1594	3004	5721	10023	15853	22424	31753	40435	50544	63180	78975	98719	123399	154247	192810	241013	301265

Premium in INR for 1 Lakh Sum Insured - 3 Year Product - Female (Exclusive of GST):																				
Age Band	18 -25	26 -30	31 - 35	36 - 40	41 - 45	46- 50	51 - 55	56 - 60	61 - 65	66 - 70	71 - 75	76 - 80	76 - 80	81 - 85	86 - 90	91 - 95	96 - 100	101 - 105	106 - 110	111 - 115
Premium	187	346	636	1,100	1,734	2,596	4,007	6,478	9,326	12,310	16,066	21,689	29,280	39,528	53,362	72,039	90,049	1,12,561	1,40,701	1,75,877

Premium in INR for 1 Lakh Sum Insured - 3 Year Product - Female (Inclusive of GST):																				
Age Band	18 -25	26 -30	31 - 35	36 - 40	41 - 45	46- 50	51 - 55	56 - 60	61 - 65	66 - 70	71 - 75	76 - 80	76 - 80	81 - 85	86 - 90	91 - 95	96 - 100	101 - 105	106 - 110	111 - 115
Premium	221	408	750	1298	2046	3063	4728	7644	11005	14526	18958	25593	34550	46643	62967	85006	106258	132822	166027	207535

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 91 shall be punishable with fine which may extend to ₹10 lakhs.



SURAKSHA AUR BHAROSA DONO

SBI General Insurance Company Limited

Corporate & Registered Office:

'Natraj', 301, Junction of Western Express Highway &
Andheri - Kurla Road, Andheri (East), Mumbai - 400 069.

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