



SURAKSHA AUR BHAROSA DONO

## SBI GENERAL'S GROUP PERSONAL ACCIDENT+

Experience Life At Every Step By  
Securing Every Moment



## SBI General's Group Personal Accident

Life is unpredictable, springing unpleasant surprises when you least want it. How good would it be if you could have someone protecting you from life's small and big hurdles?

SBI General's Group Personal Accident, a product that secures your family's future by covering loss of life, disabilities etc.

### Who Can Buy The Policy?

SBI General's Group Personal Accident can be bought by any person between the age of 18 Years to 65 Years who is permanent Indian resident & having Savings Bank Account/Individual Current Account holders, if opted with State Bank of India.

### What are the Key Benefits of the Policy?

- ▶ Loss of Life due to Accident
- ▶ Permanent Total Disability
- ▶ Child Education Cover
- ▶ Repatriation & Funeral expenses
- ▶ Adaptation allowance (Home & Vehicle)
- ▶ Ambulance cover



## What Does The Policy Cover?



Accidental Death



Permanent Total Disability



Repatriation and Funeral Expenses - 1% Accidental Death's Sum Insured subject to a maximum of ₹10,000/-



Child Education-cover up to max. of 1 % of accidental death's Sum Insured or ₹ 20,000/-whichever is lower for first & second child of insured member (In case of death or PTD admissible claim)



Adaptation allowance (Home & Vehicle) of 1 % Accidental Death's Sum Insured subject to max of ₹ 20,000 in case of PTD admissible claim



Ambulance cover -1% Accidental Death's Sum Insured up to maximum of ₹ 1500/- per incident /accident towards admissible claim of death or PTD

## What Is The Minimum & Maximum Entry Age Limit?

**18**  
Yrs

Minimum entry age

**65**  
Yrs

Maximum entry age

## What are the Sum Insured available under this Policy?

Sum Insured (₹)	Per person Premium (₹) including GST
200000	100
400000	200
1000000	500
2000000	1000

## What Is The Renewal Policy?

The Policy may be renewed with Our consent by the payment in advance of the total premium specified by Us, which premium shall be at Our premium rate in force at the time of renewal. We, however, are not bound to give notice that this Policy is due for renewal. Unless renewed as herein provided, this Policy shall terminate at the expiration of the period for which premium has been paid.

## What Is Not Covered In The Policy?

- ▶ Any pre-existing disability, disease or any complication arising from it; or
- ▶ Suicide, attempted suicide (whether sane or insane) or intentionally self-inflicted injury
- ▶ Acquired Immune Deficiency Syndrome (AIDS), Human Immune deficiency Virus (HIV) infection; or
- ▶ In case of Defense Service Personnel, death classified as battle casualties by their respective service headquarters, the insurance company shall not be liable for any claims. Apart from this, death while performing their duties and/or related to their occupation, like patrolling duty, rescue operations, training activities, exercised and other routine duties in difficult environment shall be executed: or
- ▶ Accidents under influence of Alcohol, Drugs, or other Intoxicants
- ▶ Participation in an actual or attempted felony, riot, crime, misdemeanour, or civil commotion or.
- ▶ Learning or operating any Aircraft
- ▶ Any loss arising out of War, civil war, invasion, insurrection, revolution, act of foreign enemy, hostilities
- ▶ Nuclear damage

*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 aims 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



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

Corporate & Registered Office:

Fulcrum Building, 9th Floor, A & B Wing, Sahar Road,  
Andheri (East), Mumbai - 400099.

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## Contact Us

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