



SURAKSHA AUR BHAROSA DONO



**Ab Swasthya Bima Ke Saath
Doctor Ki Salah Phone Par**

**SBI GENERAL'S
KUTUMB SWASTHYA
BIMA MICRO INSURANCE
PRODUCT - GROUP**



Sharmaji : Good Morning. How are you Guptaji?

Guptaji : Good Morning,
not keeping too well. How are you?

Sharmaji : Am doing ok. I've heard that you have
not been keeping well since quite long.
Did you visit a doctor?

Guptaji : No I didn't have the energy
to travel so much to visit the doctor.

Sharmaji : Then you should try take
the **Kutumb Swasthya Bima Micro Insurance
Product - Group**
It offers you doctor's consultation over the phone.



Unforeseen medical emergency can incur huge medical bills and we are here to take care of that . The health care system in rural areas need upgradation and health insurance should be your very first step in that direction.

Keeping this in mind,

SBI General introduces its Kutumb Swasthya Bima Micro Insurance Product - Group, which offers you tele-consultations with certified doctors from the comfort of your home.



Sharmaji :

And you know what?

The SBI General's Kutumb Swasthya Bima Micro Insurance Product - Group

is one Policy that has got you covered even in the case of something as unfortunate as Accidental Death or Permanent Total Disability, wherein primary insured will get benefit upto the full Sum Insured.



Cover Name	Cover Description	Base Plan
 Tele - Consultation Benefit	Tele - Consultation (calls per family per annum)	Up to 4 calls per month, subject to maximum of 24 calls per annum
 Personal Accident (For Primary Insured Only)	a) Accidental Death	₹1,00,000
	b) Permanent Total Disablement	

Guptaji : Sounds good, but how convenient is taking and using this Policy?

Sharmaji : Quite convenient, it's just a one year tenure, and the premium can be paid quarterly, half-yearly & annually.

Also intimating claims can be conveniently done over the phone from 8 am to 8 pm (Mon to Sat)



Claim Intimation with The SBI General's Kutumb Swasthya Bima Micro Insurance Product - Group

Kindly note, the timing and duration of tele-consultation may change*, as decided by the company. However, any change arising from technical issues that would lead to the unavailability of the service, shall be communicated to customers at the earliest.

Sharmaji : The claim process is very simple. All you need to do is call them, give them your Policy number, your name, where & when the incident occurred.

Guptaji : That's it?

Sharmaji : Yes, it's so easy, you just have to keep them informed within 30 days from the incident.



The claims process is indeed hassle-free. All you need to do is provide the following detail at the time of intimation of claim:

- Policy and insured details for whom claim is to be registered.
- Details of loss with brief description on nature and circumstances of event.
- Nature of Claims, Accidental Death, Permanent Total Disablement.
- Contact details of notifier & beneficiary.

Note: The Customer Care team will provide information on the documents to be submitted.

Guptaji : This is really good,
who can take this Policy then?

Sharmaji : Anyone between the age
of 18 and 65 can take this Policy and
it covers up to 6 dependents
in your family, including your spouse,
children, parents & parents-in-law.



SBI General's Kutumb Swasthya Bima Micro Insurance Product - Group is for anyone and everyone who is looking for a health insurance that is cost-effective and offers great value.

Age Criteria & Eligibility

- Minimum Entry Age: **18 years**. Maximum Entry Age: **65 years**.
- Minimum Entry Age for Children: **91 days**.
Maximum Entry Age for Children: **25 years** with parents also being covered under this Policy.
- Family includes Self, Spouse, Dependent Children, Dependent Parents & Dependent Parents-in-Law: **maximum up to 6 members**.
- There is no exit age applicable to the Policy.

Sharmaji : And yes Guptaji I forgot to mention... with the Kutumb Swasthya Bima Micro Insurance Policy Group you get both- Suraksha & Bharosa that SBI General Insurance is known for.

Supported by its strong insurance network all across India with over 22000 branches and 4000 Regional Rural Banks.

Guptaji : Thank you, that was very helpful. I'll be going for it.



Yes, Here's Why People Prefer Kutumb Swasthya Bima Micro Insurance Product - Group From SBI General!

SBI General offers a wide range of insurance products in the retail and commercial space.

We are there wherever you are, and wherever you go. Our current geographical exposure covers 125+ cities across India, with a presence of another 350+ locations through satellite resources.

So, with **SBI General Insurance**, you can be rest assured through our wide network, you're in good hands.

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 punishable with fine which may extend up to ₹ 10 lakhs.

Contact Today!



SURAKSHA AUR BHAROSA DONO

SBI General Insurance Company Limited

Corporate & Registered Office:

Fulcrum Building, 9th Floor, A & B Wing,
Sahar Road, Andheri (East), Mumbai - 400 099

* T&C apply.

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