



SURAKSHA AUR BHAROSA DONO

SBI GENERAL'S LOAN INSURANCE POLICY

Secure Your Loan. Safeguard Your Future.



SBI General's Loan Insurance Policy

Fulfilling all your dreams might need you to take a loan at some point in time. However, the basic premise of a loan is it has to be returned on time, every time. What if there is any untoward incident that affects your repayment capability?

This is where the SBI General's **Loan Insurance Policy** comes to your help. Meeting the primary causes of non-repayment, the Policy puts you in control of your life, and your finances. Letting you enjoy the of your dreams

Who Can Buy This Policy?

Anyone between the age of 18 - 65 years who is availing a Loan from any Financial Institution recognized by RBI can buy this Policy

What Are The Key Benefits Of The Policy?



Coverage for 13 major illnesses/medical procedures, accidental death or permanent disablement and loss of job



Policy can be taken for maximum of three years and not for the entire loan tenure



No medical check-up up to Sum Insured of ₹ 1 Crore and/or age up to 45 years.






Sum Insured can be on fixed or reducing basis



Protects both borrowers and lenders

13 Critical Illnesses Covered

What Does The Policy Cover?

Section	Coverage Details	Sum Insured
Critical Illness 	<ul style="list-style-type: none"> ▶ Cancer ▶ Primary Pulmonary Arterial Hypertension ▶ Major Organ Transplant ▶ Aorta Graft Surgery ▶ Stroke ▶ Coma ▶ Paralysis ▶ Kidney Failure (End Stage Renal Failure) ▶ Multiple Sclerosis ▶ Coronary Artery Bypass Graft ▶ Heart Valve Surgery ▶ Myocardial Infarction (First Heart Attack) ▶ Total blindness 	Outstanding Loan Amount or Sum Insured based on option chosen
Personal Accident 	Accidental Death Permanent Total Disablement – Loss of sight of both eyes, loss of limbs	
Loss of Job 	Maximum of 3 EMIs will be paid in the unfortunate event of temporary unemployment or dismissal or retrenchment	Maximum of 3 EMIs

No Health Check-ups up to 45 Years

What Is The Duration For This Policy?

The Policy can be taken for a maximum period of three years, not for the entire loan duration.

Is There Any Medical Check-up Required Before A Policy Is Accepted?

No medical check-up is required up to the age of 45 years, if there are no pre-existing conditions.

What Are The Factors That Affect The Premium?

Loan tenure | Period of insurance | Insured's age

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



Fast, Fair and Transparent Claim Management

What Is Not Covered In The Policy?

Specific Exclusions

- ▶ Section I - Critical Illness – if signs or symptoms occur within first 90 days.
- ▶ Section II - Personal Accident
 - Death or disability resulting from any Illness
 - Venereal diseases
 - Payment under more than one category
- ▶ Section III - Loss of Job
 - Termination or suspension due to fraud, dishonesty or poor performance
 - Self-employed
 - Unemployment due to resignation or retirement
 - Loss of job within 90 days of Policy inception

General Exclusions

- ▶ Pre-existing diseases
- ▶ Self-medication
- ▶ Hormone replacement therapy
- ▶ Gender change or cosmetic surgeries not medically necessary
- ▶ Psychiatric disorder
- ▶ AIDS, HIV
- ▶ Act of self-destruction or self-inflicted injury
- ▶ Act of war/terrorism, nuclear contamination
- ▶ Alcohol/drug/substance abuse
- ▶ Congenital anomalies/defects

The above list is only indicative in nature. For details of coverage and exclusion, please refer to the policy document or contact our nearest branch.

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 to ₹10 lakhs.

For More Details Contact



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

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Contact Us

 **1800 22 1111 | 1800 102 1111**  **www.sbigeneral.in**