

SARAL SURAKSHA BIMA, SBI General Insurance Company Limited PROSPECTUS

Life is uncertain. Your future doesn't have to be. The accidental death or injury of a bread winner can create serious financial problems for the family. Our Saral Suraksha Bima Policy ensures total security and peace of mind.

- **KEY FEATURES OF THE POLICY:**

- Saral Suraksha Bima Policy covers Accidental Death, Permanent Total Disablement, Permanent Partial Disablement.
- Saral Suraksha Bima Policy also offers optional covers like :-
 - i. Temporary Total Disablement
 - ii. Hospitalization Expenses due to Accident
 - iii. Education Grant

- **AGE CRITERIA & ELIGIBILITY:**

| | Minimum | Maximum |
|-------|---------|---------|
| Adult | 18 yrs. | 70 yrs |
| Child | 91 days | 25 yrs. |

- Family includes Self, Spouse, Dependent Children, Dependent Parents or Dependent Parents-in-Law.
- Dependent Children (i.e. natural or legally adopted) between the age 3 months to 25 years. If the child above 18 years of age is financially independent, he or she shall be ineligible for coverage in the subsequent renewals.

- **SUM INSURED**

- Minimum sum insured shall be Rs.2.5 lakhs and maximum sum insured shall be Rs.1 Crore. Sum insured offered shall be in multiples of Rs 50,000/-.

- **PERIOD OF INSURANCE**

- This policy can be issued for a tenure of 1 year only.





- **PREMIUM PAYING TERM**

- Monthly/Quarterly/Half Yearly/Annually

- **TYPE OF POLICY**

- Individual basis
- Individual Family basis

- **SCOPE OF COVER**

SBI General Insurance Company Limited.  Registered and Corporate Office: Fulcrum Building, 9th Floor, A & B Wing, Sahar Road, Andheri (East), Mumbai 400 099 | CIN: U66000MH2009PLC190546 |  Toll free: 18001021111 |  customer.care@sbigeneral.in |  www.sbigeneral.in | For more details on the risk factor, terms, and conditions, please refer to the Sales Brochure and Policy Wordings carefully before concluding a sale | SBI Logo displayed belongs to State Bank of India and used by SBI General Insurance Company Limited under license | IRDAI Reg No: 144 | UIN: SBIPAIP21639V012021

I. Base Cover

- a) Death –We will pay benefit equal to 100% of Sum Insured on Your death, due to an Injury sustained in an Accident during the Policy Period, provided that the death occurs within 12 months from the date of an Accident.
- b) Permanent Total Disablement – We will pay benefit equal to 100% of Sum Insured, if You suffers from Permanent Total Disablement of the nature specified below, solely and directly due to an Accident during the Policy Period, provided that the Permanent Total Disablement occurs within 12 months from the date of the Accident.
 - i. Total and irrecoverable loss of sight of both eyes or
 - ii. Physical separation or loss of use of both hands or feet or
 - iii. Physical separation or loss of use of one hand and one foot or
 - iv. loss of sight of one eye and Physical separation or loss of use of hand or foot
 - v. If such Injury shall as a direct consequence thereof, permanently, and totally, disables the Insured Person from engaging in any employment or occupation of any description whatsoever.
- c) Permanent Partial Disablement: We will pay following percentage of Sum Insured, specified in the policy schedule, if the You suffers from Permanent Partial Disablement of the nature specified below solely and directly due to an Accident during the Policy Period provided that the Permanent Partial Disablement shall occur within 12 months of the date of the Accident.

| S.No | Loss Covered | Percentage of Sum Insured |
|------|--|--|
| 1. | Loss of Use/ Physical Separation: One entire hand One entire foot Loss of Sight of one eye Loss of toes – all Great both phalanges Great – one phalanx Other than great if more than one toe lost | 50% 50% 50% 20% 5% 2% 1% |
| 2. | Loss of Use of both ears | 50% |
| 3. | Loss of Use of one ear | 20% |
| 4. | Loss of four fingers and thumb of one hand | 40% |
| 5. | Loss of four fingers | 35% |
| 6. | Loss of thumb - both phalanges - one phalanx | 25% 10% |
| 7. | Loss of Index finger – three phalanges two phalanges one phalanx | 10% 8% 4% |

| | | |
|-----|---|--|
| 8. | Loss of middle finger – three phalanges two phalanges one phalanx | 6% 4% 2% |
| 9. | Loss of ring finger – three phalanges two phalanges one phalanx | 5% 4% 2% |
| 10. | Loss of little finger – three phalanges two phalanges one phalanx | 4% 3% 2% |
| 11. | Loss of metacarpus - first or second (additional) third, fourth or fifth (additional) | 3% 2% |
| 12. | Any other permanent partial disablement | Percentage as assessed by the independent Medical Practitioner |

Maximum amount payable in respect of multiple nature of disablements shall be restricted to sum insured chosen by the policyholder.

Note:

- a) The base sum insured chosen and cumulative bonus, if any is applicable cumulatively for all the three covers specified under Base Cover above i.e, there is a single sum insured for all the three covers namely, Accidental death, Permanent total disability and Permanent Partial Disability.
- b) If the accident occurs during the policy period, benefits covered under Base cover above are payable, even if death or Permanent Total Disablement or Permanent Partial Disablement or any combination thereof occurs after the completion of policy period, but within 12 months from the date of accident.

II. Optional Covers

The covers listed below are optional benefits and shall be available to You in accordance with the terms set out in the Policy if the listed cover is opted.

a) Temporary Total Disablement:

If the Insured Person sustains an Injury in an Accident during the Policy Period and which completely incapacitates the Insured Person from engaging in any employment or occupation of any description whatsoever which the Insured Person was capable of performing at the time of the Accident (Temporary Total Disablement), compensation shall be payable, at the rate of 0.2% of the base sum insured per week, till the time the insured person is able to return to work, provided that:

- (i) Such period of temporary total disablement exceeds 4 weeks, however, benefit shall be payable for the entire duration of disablement.
- (ii) The compensation payable under this benefit mentioned under Section II (a), shall not be payable for more than 100 weeks in respect of any one Injury calculated from the date of commencement of disablement and in no case shall exceed the Sum Insured.
- (iii) The Temporary Total Disablement is certified in writing by the treating Medical Practitioner to have commenced within 30 days from the date of the Accident.
- (iv) The compensation payable, shall be paid by the insurer at quarterly intervals, after ascertaining the amount payable. If the period of temporary total disablement is for less than a quarter or three months, the compensation may be paid at the end of the disablement period.
- (v) During the course of payment under this benefit, the insurance company shall have right to call for a certification from an independent medical practitioner with regard to the continuity of temporary total disability specified under this section

b) Hospitalization Expenses due to Accident

Hospitalisation expenses arising due to accident shall be indemnified up to the limit of 10% of base sum insured.

The hospitalisation expenses shall cover the following:

- i. Room, Boarding, Nursing Expenses as provided by the Hospital / Nursing Home.
- ii. Surgeon, Anaesthetist, Medical Practitioner, Consultants, Specialist Fees whether paid directly to the treating doctor / surgeon or to the hospital.
- iii. Anaesthesia, blood, oxygen, operation theatre charges, surgical appliances, medicines and drugs, costs towards diagnostics, diagnostic imaging modalities, and such other similar expenses.

(Expenses on Hospitalisation for a minimum period of 24 hours are admissible. However, this time limit of 24 hours shall not apply when the treatment does not require hospitalisation as specified in the terms and conditions of policy contract, where the treatment is taken in the Hospital and the Insured is discharged on the same day.)

- iv. Intensive Care Unit (ICU) / Intensive Cardiac Care Unit (ICCU) expenses.
- v. The Cost of prosthetic and other devices or equipment if implanted internally during a Surgical Procedure carried out to treat the accidental injury covered under the policy.
- vi. Expenses incurred on hospitalization due to accident, under AYUSH (as defined in IRDAI (Health Insurance) Regulations, 2016) systems of medicine shall be covered without any sub-limits.

The following expenses necessitated due to injury shall also be covered under the optional cover specified under Section II (b):

- i. Dental treatment.
- ii. Plastic surgery.
- iii. All the day care treatments.

iv. Expenses incurred on road Ambulance subject to a maximum of Rs.2000/- per hospitalization.

c) Education Grant

Following an admissible claim of the insured person under the policy towards Death or Permanent Total Disability of the insured person, a one-time Educational Grant of 10% of the Base Sum insured, per child, shall be payable, to all dependent children of the Insured provided that:

- a. Such Dependent Child/ Children(s) is/are pursuing an educational course as a full time student in an educational institution.
- b. Age of the child or children as the case shall not be more than 25 completed years.

Note:

- i. The benefits payable under each of the Optional covers II (a), II (b) and II (c) are independent and over and above the base sum insured.
- ii. Claim admissibility under the optional covers “Temporary total disablement” and “hospitalization due to accident” **is independent of claim admissibility under the base covers.**

• **CUMULATIVE BONUS**

Sum insured (excluding CB) shall be increased by 5% in respect of each claim free policy year, provided the policy is renewed without a break subject to maximum of 50% of the sum insured. If a claim is made in any particular year, the cumulative bonus accrued may be reduced at the same rate at which it has accrued.

Notes:

- i. The cumulative bonus is applicable only in respect of base covers referred at Section I under Scope of Cover. Addition or reduction of cumulative bonus will be done only if claim made under base covers.
- ii. The CB shall be added and available individually to the insured persons under the policy, if no claim has been reported. CB shall reduce only in case of claim from the same Insured Person.
- iii. CB shall be available only if the Policy is renewed/ premium paid within the Grace Period.
- iv. If a claim is made in the expiring Policy Year, and is notified to Us after the acceptance of Renewal premium any awarded CB shall be withdrawn.

• **EXCLUSIONS**

The Company shall not be liable to make any payments under this policy in respect of:

- i. Any claim for death or disablement (whether of a permanent nature or of a temporary nature), hospitalisation of the insured person, directly or indirectly due to

War (whether declared or not) and war like occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolutions, insurrections, mutiny, military or usurped power, seizure, capture, arrest, restraints, and detainment of all kinds.

- ii. Any claim for death, disablement (whether of a permanent nature or of a temporary nature), hospitalization of Insured Person
 - a. from intentional self-injury unless in self-defence or to save life, suicide or attempted suicide;
 - b. whilst under the influence of intoxicating liquor or drugs or other intoxicants except where the insured is not directly responsible for the injury / accident though under influence of intoxication.
 - c. whilst engaging in aviation or ballooning, or whilst mounting into, or dismounting from or travelling in any balloon or aircraft other than as a passenger (fare-paying or otherwise) in any Scheduled Airlines in the world. [Standard type of aircraft means any aircraft duly licensed to carry passengers (for hire or otherwise) by appropriate authority irrespective of whether such an aircraft is privately owned or chartered or operated by a regular airline or whether such an aircraft has a single engine or multiengine;]
 - d. arising or resulting from the Insured Person committing any breach of law with criminal intent.
- iii. Any claim for death, disablement (whether of a permanent nature or of a temporary nature), hospitalization of Insured Person due to participation as a professional in hazardous or adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving.
- iv. Any claim resulting or arising from or any consequential loss directly or indirectly caused by or contributed to or arising from:
 - a) Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or from any nuclear waste from combustion (including any self-sustaining process of nuclear fission) of nuclear fuel.
 - b) Nuclear weapons material
 - c) The radioactive, toxic, explosive, or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
 - d) Nuclear, chemical, and biological terrorism
- v. Any loss arising out of the Insured Person's actual or attempted commission of or wilful participation in an illegal act or any violation or attempted violation of the law.

Exclusions specific to Optional cover “B” “Hospitalisation Expenses due to Accident”

The Company shall not be liable to make any payments under this policy in respect of any expenses incurred by the insured person in connection with or in respect of:

- i. Investigation & Evaluation (Code- Excl04)
 - a. Expenses related to any admission primarily for diagnostics and evaluation purposes.
 - b. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment.
- ii. Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalization claim or day care procedure (Code- Excl14)
- iii. Expenses incurred for treatment of accidental injuries which does not warrant hospitalization.
- iv. Any expenses incurred on Domiciliary Hospitalization and OPD treatment.
- v. Treatment taken outside the geographical limits of India.
- vi. All expenses listed in Annexure-B (List I) of the Policy.

- **PREMIUM RATES**

As per Rating Chart attached.

- **RATING FACTORS**

- Age of the Insured Person
- Sum Insured
- Any Other

- **DISCOUNT AND LOADING**

| Discount Type | Discount % on Premium |
|-----------------------------------|-------------------------------------|
| Online discount | 10% |
| Employee discount | 5% |
| Additional Family Member Discount | 2 Adults = 2.50% >=3 Adults = 5% |

| Loading Type | Loading % on Premium |
|---------------------|---|
| Instalment loadings | Monthly/Quarterly = 2% half-yearly/yearly = 0% |

- **POSSIBILITY OF REVISION OF TERMS OF THE POLICY INCLUDING THE PREMIUM RATES**

The Company, with prior approval of IRDAI, may revise or modify the terms of the policy including the premium rates. The Insured Person shall be notified three (3) months before the changes are affected

HOW TO CLAIM

For any claim related query, intimation of claim and submission of claim related documents, insured person may contact the company through:

| | |
|------------|---|
| Website: | www.sbigeneral.in |
| Toll free: | 1800221111, 18001021111 |
| E-mail: | customer.care@sbigeneral.in |
| Fax: | 1800227244, 18001027244. |
| Courier | Accident & Health claims team SBI General Insurance Co Ltd, 3 rd & 4th Floor, Lotus Park, Plot No 18-19, Road No. 16, Wagle Industrial Estate, Thane – 400604. |

CLAIM PROCESS

On the occurrence Accident that may give rise to a claim under this Policy, the claim procedures set out below shall be followed.

| Procedures | Reimbursement Claims |
|---|---|
| Claim Intimation | You shall intimate the Claims to us through any available mode of communication as specified in the Policy OR Website |
| Claim Intimation timelines | i. Claims for insurance benefits must be submitted to the Company not later than one (1) month after the completion of the treatment or after transportation of the mortal remains/ burial in the event of Death. If any treatment for which a claim may be made is to be taken and that treatment requires Hospitalisation in an Emergency, the company shall be informed within 24 hours of the admission of the insured person in Hospital. |
| Particulars to be provided to us for Claim notification | 1. Policy Number 2. Name of the Insured Person(s) named in the Policy schedule / Certificate of Insurance availing treatment, 3. Nature of disease/illness/injury, 4. Name and address of the attending Medical Practitioner Hospital 5. Date and time of event if applicable 6. Date of admission |
| List of Documents | As listed below |

List of Basic documents required for All claims,

1. Duly completed claim form,

2. Photo Identity Proof of the insured person,
3. Copy of FIR/ Panchnama /Police Inquest Report (wherever these reports are required as per the circumstance of the Accident) duly attested by the concerned Police Station.
4. Copy of Medico Legal Certificate (wherever it is required as per the circumstance of the Accident) duly attested by the concerned Hospital.
5. Any other relevant document required by the Company for assessment of the claim.

- Documents required in case of Death.

- i. Death certificate;
- ii. Post-Mortem Report (if conducted);
- iii. Identity proof of Nominee or Original Succession Certificate/Original Legal Heir Certificate or any other proof to the satisfaction of the Company for the purpose of a valid discharge in case nomination is not filed by deceased.

- Documents required in case of Permanent Total Disablement (PTD) / Permanent Partial Disablement (PPD).

- i. Original treating Medical Practitioner's certificate describing the disablement,
- ii. Original Discharge summary from the Hospital
- iii. Disability certificate issued by treating Medical Practitioner,
- iv. Any other medical, investigation reports, inpatient or consultation treatment papers, as applicable.

- Documents required in case of Temporary Total Disablement (TTD)

- i. Original treating Medical Practitioner's certificate confirming the disability,
- ii. Original Discharge summary from the Hospital
- iii. Any other medical, investigation reports, inpatient or consultation treatment papers, as applicable
- iv. Leave/Absence Certificate from Employer (If Employed)
- v. Medical Practitioner's certificate confirming the Injury and advising rest/ unfit to work for specified number of days,
- vi. Fitness Certificate issued by the treating doctor.

- Documents required for Hospitalisation Expenses due to Accident:

- i. Discharge Summary from The Hospital
- ii. Medical & Investigation reports
- iii. Prescriptions, and consultation papers of the treatment
- iv. Any other medical, investigation reports, as applicable

- Documents required for Education Grant:
 - i. Proof to establish relationship – Passport/Education certificate establishing proof of relationship of child with parents/Birth Certificate.
 - ii. Photo Identity Proof of Child
 - iii. Age proof of Child
 - iv. Bonafide Certificate issued by the educational institution confirming that he/she is a full time student of the institution

Note:

- Case specific additional documents may be requested if required for justified claim decision & processing.
 - Certified copies of document meaning documents attested by any vested authority (e.g. Notarized Documents, attested from Gazetted officer, SBI Branch Manager, Special Executive officer, any officer who is having authority of attestation of documents).
- Claim Document Submission Address

All claim related documents needs to be sent to below address.
Please do mention appropriate claim number on claim documents dispatched.

Accident & Health claims team

SBI General Insurance Co Ltd,
3rd & 4th Floor, Lotus Park, Plot No 18-19,
Road No. 16, Wagle Industrial Estate, Thane – 400604

- Claim documents submission:

In case of any Claim, the list of documents as mentioned above shall be provided by the Policy Holder/ Insured Person to Company within 30 days of date of discharge from hospital.
- Scrutiny and Investigation of Claim:

We will scrutinize the claim based on submission of above claim documents by you and if any deficiency in document we will intimate You in writing within 7 days from the date of submission of claim documents. We will initiate and complete such investigation at the earliest, in any case not later than 30 days from the date of receipt of last necessary document.
- Claim Assessment

We will pay fixed amounts as specified in the applicable Sections in accordance with the terms of this Policy. We are not liable to make any payments that are not specified in the Policy.
- Condonation of delay:

If the claim is not notified/ or submitted to Us within the specified time limits, then We shall be provided the reasons for the delay in writing. We will condone such delay on merits where the delay has been proved to be for reasons beyond the claimant's control.
- **CLAIM SETTLEMENT**
 - i. The Company shall settle or reject a claim within 30 days from the date of receipt of last necessary document.

- ii. In the case of delay in the payment of a claim, the Company shall be liable to pay interest to the Insured Person from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the bank rate.
- iii. However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest, in any case not later than 30 days from the date of receipt of last necessary document- In such cases, the Company shall settle or reject the claim within 45 days from the date of receipt of last necessary document.
- iv. In case of delay beyond stipulated 45 days, the Company shall be liable to pay interest to the Insured Person at a rate 2% above the bank rate from the date of receipt of last necessary document to the date of payment of claim.

- **FRAUD**

If any claim made by the Insured Person, is any respect of fraudulent, or if any false statement, or declaration is made or used in support thereof, or if any fraudulent means or devices are used by the insured person or anyone acting on his/her behalf to obtain any benefit under this policy, all benefits under this policy and the premium paid shall be forfeited.

Any amount already paid against claims made under this Policy, but which are found fraudulent later shall be repaid by all Insured Person who has made that particular claim, who shall be jointly and severally liable for such repayment to Us.

The Company shall not repudiate the claim and / or forfeit the policy benefits on the ground of Fraud, if the Insured Person / beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such misstatement of or suppression of material fact are within the knowledge of the Company.

- **COMPLETE DISCHARGE**

Any payment to the Policyholder / Insured Person or his/her nominees or his/her legal representative or assignee or to the Hospital, as the case may be, for any benefit under the Policy shall be valid discharge towards payment of claim by the Company to the extent of that amount for the particular claim.





- **PAYMENT OF CLAIM**

All claims under the Policy shall be payable in Indian currency only.

- **CAN I CANCEL THIS POLICY ?**

- i. The Insured may cancel this Policy by giving 15days’ written notice, and in such an event, the Company shall refund premium on short term rates for the unexpired Policy Period as per the rates detailed below.

| Period on Risk | % of Annual Premium Refundable |
|----------------|--------------------------------|
|----------------|--------------------------------|

SBI General Insurance Company Limited.  Registered and Corporate Office: Fulcrum Building, 9th Floor, A & B Wing, Sahar Road, Andheri (East), Mumbai 400 099 | CIN: U66000MH2009PLC190546 |  Toll free: 18001021111 |  customer.care@sbigeneral.in |  www.sbigeneral.in | For more details on the risk factor, terms, and conditions, please refer to the Sales Brochure and Policy Wordings carefully before concluding a sale | SBI Logo displayed belongs to State Bank of India and used by SBI General Insurance Company Limited under license | IRDAI Reg No: 144 | UIN: SBIPAIP21639V012021

| | |
|--|-----|
| Not exceeding 1 month | 75% |
| Exceeding 1 month but not exceeding 3 months | 50% |
| Exceeding 3 month but not exceeding 6 months | 25% |
| Exceeding 6 months | Nil |

For Policies where Premium is paid by instalment, additional conditions as given below will be applicable.

1. For all other options, 50% of current instalment premium will be refunded when the current period is less than 6 months into the policy year. For instalment after 6 months, no refund will be payable.
2. In case of admissible claim under the Policy, future instalments for the current policy year will be adjusted in the claim amount and no refund of any premium will be applicable during policy year.

Notwithstanding anything contained herein or otherwise, no refunds of premium shall be made in respect of Cancellation where, any claim has been admitted or has been lodged or any benefit has been availed by the Insured person under the Policy.

- ii. The Company may cancel the Policy at any time on grounds of misrepresentation, nondisclosure of material facts, fraud by the Insured Person, by giving 15 days' written notice. There would be no refund of premium on cancellation on grounds of misrepresentation, non-disclosure of material facts or fraud.

- **FREE LOOK PERIOD**

The Free Look Period will be applicable on the new policy and not on renewals

1. The insured will be allowed a period of fifteen days from date of receipt of the Policy to review the terms and conditions of the Policy, and to return the same if not acceptable.
2. If the insured has not made any claim during the Free Look Period, the insured shall be entitled to
 - a) a refund of the premium paid less any expenses incurred by the Company on medical examination of the insured person and the stamp duty charges or;
 - b) where the risk has already commenced and the option of return of the Policy is exercised by the insured, a deduction towards the proportionate risk premium for period of cover or;
 - c) where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period.

- **WHAT IS THE RENEWAL PROCESS?**

The policy shall ordinarily be renewable except on grounds of fraud, misrepresentation by the insured person.

- i. The Company shall endeavour to give notice for renewal. However, the Company is not under obligation to give any notice for renewal.
- ii. Request for renewal along with requisite premium shall be received by the Company before the end of the policy period.

- iii. At the end of the policy period, the policy shall terminate and can be renewed within the Grace period of 30 days to maintain continuity of benefits without break in policy. Coverage is not available during the grace period.
- iv. No loading shall apply on renewals based on individual claims experience.
- v. The cover for the Insured shall terminate immediately in the event of admissible claim and settlement of 100% Sum Insured under Coverage Death or Permanent Total Disability and no Renewal of contract will be permissible.
- vi. The insured may also avail an optional cover or opt out of the optional cover at the time of renewal.

- **PREMIUM PAYMENT ON INSTALMENT BASIS**

If the insured person has opted for Payment of Premium on an instalment basis i.e. Half Yearly, Quarterly or Monthly, as mentioned in the policy Schedule, the following Conditions shall apply (notwithstanding any terms contrary elsewhere in the policy)

- i. Grace Period of 15 days would be given to pay the instalment premium due for the policy.
- ii. During such grace period, coverage will not be available from the due date of instalment premium till the date of receipt of premium by Company.
- iii. No interest will be charged if the instalment premium is not paid on due date.
- iv. In case of instalment premium due not received within the grace period, the policy will get cancelled.
- v. In the event of a claim, all subsequent premium instalments shall immediately become due and payable.
- vi. The company has the right to recover and deduct all the pending instalments from the claim amount due under the policy.

- **ALTERATIONS IN THE POLICY**

The Proposal Form, Certificate, and Policy Schedule constitute the complete contract of insurance. This Policy constitutes the complete contract of insurance between the Policyholder and Us. No change or alteration will be effective or valid unless approved in writing which will be evidenced by a written endorsement, signed, and stamped by Us. All endorsement requests will be made by the Policy Holder and/or the Insured Person only. This Policy cannot be changed by anyone (including an insurance agent or broker) except Us.

- **MORATORIUM PERIOD**

After completion of eight continuous years under this Policy, no look back would be applied. This period of eight years is called as 'Moratorium Period'. The moratorium would be applicable for the Sums Insured of the first Policy with Us and subsequently completion of eight continuous years would be applicable from date of enhancement of Sum Insured only on the enhanced limits. After the expiry of Moratorium Period, no health insurance

claim shall be contestable except for proven fraud and permanent exclusions specified in the Policy contract. The Policy would however be subject to all limits, sub limits, co-payments as per the terms and conditions of the Policy contract.

- **REVISION AND MODIFICATION OF THE POLICY PRODUCT**

- i. Any revision or modification will be done with the approval of the Authority. We shall notify You about revision /modification in the Policy including premium payable thereunder. Such information shall be given to You at least ninety (90) days prior to the effective date of modification or revision coming into effect.
- ii. Existing Policy will continue to remain in force till its expiry, and revision will be applicable only from the date of next renewal. Credit of continuity/waiting periods for all the previous policy years would be extended in the new policy on Renewal with Us.

- **WITHDRAWAL OF THE PRODUCT**

- i. In the likelihood of this product being withdrawn in future, the Company will intimate the Insured Person about the same 90 days prior to expiry of the policy.
- ii. Insured Person will have the option to migrate to similar health insurance product available with the Company at the time of renewal with all the accrued continuity benefits such as cumulative bonus, waiver of waiting period as per IRDAI guidelines, provided the policy has been maintained without a break.





ANTI REBATING WARNING

As per Section 41 of the Insurance Act 1938, as amended, the practice of rebating is prohibited, as follows:

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 prospectus 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 Ten Lakh rupees

DISCLAIMER

THE ABOVE IS DESCRIPTIVE ONLY. THE ACTUAL TERMS AND CONDITIONS CAN BE FOUND IN THE POLICY DOCUMENT. PROSPECTS ARE ADVISED TO READ THE POLICY DOCUMENT COMPLETELY FOR A FULL DESCRIPTION OF THE TERMS AND CONDITIONS OF COVERAGE AND THE EXCLUSIONS

SBI General Insurance Company Limited.  Registered and Corporate Office: Fulcrum Building, 9th Floor, A & B Wing, Sahar Road, Andheri (East), Mumbai 400 099 | CIN: U66000MH2009PLC190546 |  Toll free: 18001021111 |  customer.care@sbigeneral.in |  www.sbigeneral.in | For more details on the risk factor, terms, and conditions, please refer to the Sales Brochure and Policy Wordings carefully before concluding a sale | SBI Logo displayed belongs to State Bank of India and used by SBI General Insurance Company Limited under license | IRDAI Reg No: 144 | UIN: SBIPAIP21639V012021

RELATING THERETO BEFORE CONCLUDE THE SALE.

IRDAI Reg No. 144





BENEFIT ILLUSTRATION:

| 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 (Rs.) | Sum Insured (Rs.) | Premium (Rs.) | Discount, if any (Family member discount) | Premium after Discount (Rs.) | Sum Insured (Rs.) | Premium or consolidated premium for all members of family (Rs.) | Floater discount if any | Premium After discount (Rs.) | Sum Insured (Rs.) |
| 35 yrs | Rs.242/- | Rs.2,50,000/- | Rs.242/- | 5% | Rs.229.9/- | Rs.2,50,000/- | NA | NA | NA | NA |
| 30 yrs | Rs.242/- | Rs.2,50,000/- | Rs.242/- | 5% | Rs.229.9/- | Rs.2,50,000/- | | | | |
| 60 yrs | Rs.242/- | Rs.2,50,000/- | Rs.242/- | 5% | Rs.229.9/- | Rs.2,50,000/- | | | | |
| 55 yrs | Rs.242/- | Rs.2,50,000/- | Rs.242/- | 5% | Rs.229.9/- | Rs.2,50,000/- | | | | |
| Total Premium for all members of the Family is Rs.968/- when each member is covered separately. Sum Insured available for each individual is Rs.2,50,000/- | | | Total Premium for all members of the Family is Rs. 919.6/- when they are covered under a single policy. Sum Insured available for each family member is Rs. 2,50,000/- | | | | NA | | | |
| <p>Note:</p> <ol style="list-style-type: none"> 1. 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. 2. The above illustration is for Saral Suraksha Bima (Accidental Death (AD) + Permanent Total Disability (PTD) + Permanent Partial Disability (PPD) 3. Family size is considered 4 members. 4. Illustration is given for Sum Insured 2.5 Lac and Risk Category 2. 5. please note above rates are exclusive GST. | | | | | | | | | | |





PREMIUM RATES:

As attached.





| Risk category 2 | Base Covers - Premium (Excl. of GST) | Optional Covers - Premium (Excl. of GST) | | | |
|-----------------|--------------------------------------|--|--------------------------|---------------|--------------|
| | | AD SI | Premium - AD + PTD + PPD | Premium - TTD | Premium - AH |
| 2,50,000 | 242 | | 21 | 215 | 41 |
| 3,00,000 | 291 | | 25 | 230 | 49 |
| 3,50,000 | 339 | | 29 | 246 | 57 |
| 4,00,000 | 388 | | 33 | 262 | 66 |
| 4,50,000 | 436 | | 37 | 280 | 74 |
| 5,00,000 | 485 | | 41 | 299 | 82 |
| 5,50,000 | 533 | | 45 | 304 | 90 |
| 6,00,000 | 582 | | 50 | 309 | 98 |
| 6,50,000 | 630 | | 54 | 315 | 107 |
| 7,00,000 | 679 | | 58 | 320 | 115 |
| 7,50,000 | 727 | | 62 | 325 | 123 |
| 8,00,000 | 776 | | 66 | 331 | 131 |
| 8,50,000 | 824 | | 70 | 336 | 139 |
| 9,00,000 | 873 | | 74 | 342 | 147 |
| 9,50,000 | 921 | | 79 | 348 | 156 |
| 10,00,000 | 970 | | 83 | 354 | 164 |
| 10,50,000 | 1,018 | | 87 | 359 | 172 |
| 11,00,000 | 1,067 | | 91 | 364 | 180 |
| 11,50,000 | 1,115 | | 95 | 369 | 188 |
| 12,00,000 | 1,164 | | 99 | 375 | 197 |

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| | | | | |
|-----------|-------|-----|-----|-----|
| 12,50,000 | 1,212 | 103 | 380 | 205 |
| 13,00,000 | 1,261 | 108 | 386 | 213 |
| 13,50,000 | 1,309 | 112 | 391 | 221 |
| 14,00,000 | 1,358 | 116 | 397 | 229 |
| 14,50,000 | 1,406 | 120 | 403 | 238 |
| 15,00,000 | 1,455 | 124 | 408 | 246 |
| 15,50,000 | 1,503 | 128 | 414 | 254 |
| 16,00,000 | 1,552 | 132 | 420 | 262 |
| 16,50,000 | 1,600 | 136 | 426 | 270 |
| 17,00,000 | 1,649 | 141 | 432 | 279 |
| 17,50,000 | 1,697 | 145 | 438 | 287 |
| 18,00,000 | 1,746 | 149 | 445 | 295 |
| 18,50,000 | 1,794 | 153 | 451 | 303 |
| 19,00,000 | 1,843 | 157 | 457 | 311 |
| 19,50,000 | 1,891 | 161 | 464 | 320 |
| 20,00,000 | 1,940 | 165 | 470 | 328 |
| 20,50,000 | 1,988 | 170 | 477 | 336 |
| 21,00,000 | 2,037 | 174 | 483 | 344 |
| 21,50,000 | 2,085 | 178 | 490 | 352 |
| 22,00,000 | 2,134 | 182 | 496 | 361 |
| 22,50,000 | 2,182 | 186 | 503 | 369 |
| 23,00,000 | 2,231 | 190 | 509 | 377 |
| 23,50,000 | 2,279 | 194 | 516 | 385 |
| 24,00,000 | 2,328 | 198 | 523 | 393 |

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| | | | | |
|-----------|-------|-----|-----|-----|
| 24,50,000 | 2,376 | 203 | 530 | 402 |
| 25,00,000 | 2,425 | 207 | 537 | 410 |
| 25,50,000 | 2,473 | 211 | 544 | 418 |
| 26,00,000 | 2,522 | 215 | 551 | 426 |
| 26,50,000 | 2,570 | 219 | 559 | 434 |
| 27,00,000 | 2,619 | 223 | 566 | 442 |
| 27,50,000 | 2,667 | 227 | 574 | 451 |
| 28,00,000 | 2,716 | 232 | 581 | 459 |
| 28,50,000 | 2,764 | 236 | 589 | 467 |
| 29,00,000 | 2,813 | 240 | 597 | 475 |
| 29,50,000 | 2,861 | 244 | 605 | 483 |
| 30,00,000 | 2,910 | 248 | 612 | 492 |
| 30,50,000 | 2,958 | 252 | 619 | 500 |
| 31,00,000 | 3,007 | 256 | 626 | 508 |
| 31,50,000 | 3,055 | 261 | 633 | 516 |
| 32,00,000 | 3,104 | 265 | 641 | 524 |
| 32,50,000 | 3,152 | 269 | 648 | 533 |
| 33,00,000 | 3,200 | 273 | 655 | 541 |
| 33,50,000 | 3,249 | 277 | 662 | 549 |
| 34,00,000 | 3,297 | 281 | 670 | 557 |
| 34,50,000 | 3,346 | 285 | 677 | 565 |
| 35,00,000 | 3,394 | 289 | 685 | 574 |
| 35,50,000 | 3,443 | 294 | 693 | 582 |
| 36,00,000 | 3,491 | 298 | 700 | 590 |

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| | | | | |
|-----------|-------|-----|-----|-----|
| 36,50,000 | 3,540 | 302 | 708 | 598 |
| 37,00,000 | 3,588 | 306 | 716 | 606 |
| 37,50,000 | 3,637 | 310 | 724 | 615 |
| 38,00,000 | 3,685 | 314 | 732 | 623 |
| 38,50,000 | 3,734 | 318 | 741 | 631 |
| 39,00,000 | 3,782 | 323 | 749 | 639 |
| 39,50,000 | 3,831 | 327 | 757 | 647 |
| 40,00,000 | 3,879 | 331 | 766 | 656 |
| 40,50,000 | 3,928 | 335 | 773 | 664 |
| 41,00,000 | 3,976 | 339 | 780 | 672 |
| 41,50,000 | 4,025 | 343 | 787 | 680 |
| 42,00,000 | 4,073 | 347 | 794 | 688 |
| 42,50,000 | 4,122 | 351 | 801 | 696 |
| 43,00,000 | 4,170 | 356 | 809 | 705 |
| 43,50,000 | 4,219 | 360 | 816 | 713 |
| 44,00,000 | 4,267 | 364 | 824 | 721 |
| 44,50,000 | 4,316 | 368 | 831 | 729 |
| 45,00,000 | 4,364 | 372 | 839 | 737 |
| 45,50,000 | 4,413 | 376 | 847 | 746 |
| 46,00,000 | 4,461 | 380 | 854 | 754 |
| 46,50,000 | 4,510 | 385 | 862 | 762 |
| 47,00,000 | 4,558 | 389 | 870 | 770 |
| 47,50,000 | 4,607 | 393 | 878 | 778 |
| 48,00,000 | 4,655 | 397 | 886 | 787 |

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| | | | | |
|-----------|-------|-----|-------|-----|
| 48,50,000 | 4,704 | 401 | 894 | 795 |
| 49,00,000 | 4,752 | 405 | 902 | 803 |
| 49,50,000 | 4,801 | 409 | 910 | 811 |
| 50,00,000 | 4,849 | 413 | 919 | 819 |
| 50,50,000 | 4,898 | 418 | 925 | 828 |
| 51,00,000 | 4,946 | 422 | 932 | 836 |
| 51,50,000 | 4,995 | 426 | 939 | 844 |
| 52,00,000 | 5,043 | 430 | 946 | 852 |
| 52,50,000 | 5,092 | 434 | 953 | 860 |
| 53,00,000 | 5,140 | 438 | 960 | 869 |
| 53,50,000 | 5,189 | 442 | 967 | 877 |
| 54,00,000 | 5,237 | 447 | 974 | 885 |
| 54,50,000 | 5,286 | 451 | 982 | 893 |
| 55,00,000 | 5,334 | 455 | 989 | 901 |
| 55,50,000 | 5,383 | 459 | 996 | 910 |
| 56,00,000 | 5,431 | 463 | 1,004 | 918 |
| 56,50,000 | 5,480 | 467 | 1,011 | 926 |
| 57,00,000 | 5,528 | 471 | 1,018 | 934 |
| 57,50,000 | 5,577 | 476 | 1,026 | 942 |
| 58,00,000 | 5,625 | 480 | 1,034 | 951 |
| 58,50,000 | 5,674 | 484 | 1,041 | 959 |
| 59,00,000 | 5,722 | 488 | 1,049 | 967 |
| 59,50,000 | 5,771 | 492 | 1,057 | 975 |
| 60,00,000 | 5,819 | 496 | 1,057 | 983 |

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| | | | | |
|-----------|-------|-----|-------|-------|
| 60,50,000 | 5,868 | 500 | 1,063 | 991 |
| 61,00,000 | 5,916 | 504 | 1,068 | 1,000 |
| 61,50,000 | 5,965 | 509 | 1,073 | 1,008 |
| 62,00,000 | 6,013 | 513 | 1,078 | 1,016 |
| 62,50,000 | 6,062 | 517 | 1,084 | 1,024 |
| 63,00,000 | 6,110 | 521 | 1,089 | 1,032 |
| 63,50,000 | 6,159 | 525 | 1,094 | 1,041 |
| 64,00,000 | 6,207 | 529 | 1,100 | 1,049 |
| 64,50,000 | 6,256 | 533 | 1,105 | 1,057 |
| 65,00,000 | 6,304 | 538 | 1,110 | 1,065 |
| 65,50,000 | 6,352 | 542 | 1,116 | 1,073 |
| 66,00,000 | 6,401 | 546 | 1,121 | 1,082 |
| 66,50,000 | 6,449 | 550 | 1,127 | 1,090 |
| 67,00,000 | 6,498 | 554 | 1,132 | 1,098 |
| 67,50,000 | 6,546 | 558 | 1,138 | 1,106 |
| 68,00,000 | 6,595 | 562 | 1,143 | 1,114 |
| 68,50,000 | 6,643 | 566 | 1,149 | 1,123 |
| 69,00,000 | 6,692 | 571 | 1,154 | 1,131 |
| 69,50,000 | 6,740 | 575 | 1,160 | 1,139 |
| 70,00,000 | 6,789 | 579 | 1,166 | 1,147 |
| 70,50,000 | 6,837 | 583 | 1,170 | 1,155 |
| 71,00,000 | 6,886 | 587 | 1,174 | 1,164 |
| 71,50,000 | 6,934 | 591 | 1,179 | 1,172 |
| 72,00,000 | 6,983 | 595 | 1,183 | 1,180 |

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| | | | | |
|-----------|-------|-----|-------|-------|
| 72,50,000 | 7,031 | 600 | 1,188 | 1,188 |
| 73,00,000 | 7,080 | 604 | 1,192 | 1,196 |
| 73,50,000 | 7,128 | 608 | 1,197 | 1,205 |
| 74,00,000 | 7,177 | 612 | 1,201 | 1,213 |
| 74,50,000 | 7,225 | 616 | 1,206 | 1,221 |
| 75,00,000 | 7,274 | 620 | 1,210 | 1,229 |
| 75,50,000 | 7,322 | 624 | 1,215 | 1,237 |
| 76,00,000 | 7,371 | 629 | 1,219 | 1,245 |
| 76,50,000 | 7,419 | 633 | 1,224 | 1,254 |
| 77,00,000 | 7,468 | 637 | 1,229 | 1,262 |
| 77,50,000 | 7,516 | 641 | 1,233 | 1,270 |
| 78,00,000 | 7,565 | 645 | 1,238 | 1,278 |
| 78,50,000 | 7,613 | 649 | 1,242 | 1,286 |
| 79,00,000 | 7,662 | 653 | 1,247 | 1,295 |
| 79,50,000 | 7,710 | 657 | 1,252 | 1,303 |
| 80,00,000 | 7,759 | 662 | 1,256 | 1,311 |
| 80,50,000 | 7,807 | 666 | 1,260 | 1,319 |
| 81,00,000 | 7,856 | 670 | 1,263 | 1,327 |
| 81,50,000 | 7,904 | 674 | 1,266 | 1,336 |
| 82,00,000 | 7,953 | 678 | 1,270 | 1,344 |
| 82,50,000 | 8,001 | 682 | 1,273 | 1,352 |
| 83,00,000 | 8,050 | 686 | 1,276 | 1,360 |
| 83,50,000 | 8,098 | 691 | 1,280 | 1,368 |
| 84,00,000 | 8,147 | 695 | 1,283 | 1,377 |

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| | | | | |
|-----------|-------|-----|-------|-------|
| 84,50,000 | 8,195 | 699 | 1,287 | 1,385 |
| 85,00,000 | 8,244 | 703 | 1,290 | 1,393 |
| 85,50,000 | 8,292 | 707 | 1,293 | 1,401 |
| 86,00,000 | 8,341 | 711 | 1,297 | 1,409 |
| 86,50,000 | 8,389 | 715 | 1,300 | 1,418 |
| 87,00,000 | 8,438 | 719 | 1,303 | 1,426 |
| 87,50,000 | 8,486 | 724 | 1,307 | 1,434 |
| 88,00,000 | 8,535 | 728 | 1,310 | 1,442 |
| 88,50,000 | 8,583 | 732 | 1,314 | 1,450 |
| 89,00,000 | 8,632 | 736 | 1,317 | 1,459 |
| 89,50,000 | 8,680 | 740 | 1,321 | 1,467 |
| 90,00,000 | 8,729 | 744 | 1,324 | 1,475 |
| 90,50,000 | 8,777 | 748 | 1,326 | 1,483 |
| 91,00,000 | 8,826 | 753 | 1,328 | 1,491 |
| 91,50,000 | 8,874 | 757 | 1,330 | 1,500 |
| 92,00,000 | 8,923 | 761 | 1,332 | 1,508 |
| 92,50,000 | 8,971 | 765 | 1,334 | 1,516 |
| 93,00,000 | 9,020 | 769 | 1,336 | 1,524 |
| 93,50,000 | 9,068 | 773 | 1,338 | 1,532 |
| 94,00,000 | 9,117 | 777 | 1,340 | 1,540 |
| 94,50,000 | 9,165 | 782 | 1,342 | 1,549 |
| 95,00,000 | 9,214 | 786 | 1,344 | 1,557 |
| 95,50,000 | 9,262 | 790 | 1,346 | 1,565 |
| 96,00,000 | 9,311 | 794 | 1,348 | 1,573 |

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SBI General Insurance Company Limited



| | | | | |
|-------------|-------|-----|-------|-------|
| 96,50,000 | 9,359 | 798 | 1,350 | 1,581 |
| 97,00,000 | 9,408 | 802 | 1,352 | 1,590 |
| 97,50,000 | 9,456 | 806 | 1,354 | 1,598 |
| 98,00,000 | 9,505 | 810 | 1,356 | 1,606 |
| 98,50,000 | 9,553 | 815 | 1,358 | 1,614 |
| 99,00,000 | 9,601 | 819 | 1,360 | 1,622 |
| 99,50,000 | 9,650 | 823 | 1,361 | 1,631 |
| 1,00,00,000 | 9,698 | 827 | 1,363 | 1,639 |

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