

**AROGYA SANJEEVANI, SBI GENERAL INSURANCE CO. LIMITED - GROUP -
MICRO INSURANCE PRODUCT**

POLICY SCHEDULE

Master Policy No: _____ Issue Date: _____
Servicing Branch Office: _____

INTERMEDIARY DETAILS

Intermediary Name: _____
Intermediary Code: _____
Contact Details: _____
Mobile No.: _____
Landline No.: _____
Address: _____
Landmark: _____

PROPOSER DETAILS:

Proposer Name		
Present Address (Current Residing Address)	Village: _____ City: _____ Pin-code: _____	Grampanchayat: _____ State: _____ Landmark: _____
Permanent Address	Village: _____ City: _____ Pin-code: _____	Grampanchayat: _____ State: _____ Landmark: _____
Contact Details		
Email		
PAN No./Form 60/61		
Premium Frequency		
Period of Insurance	From: XX.XX Hrs. XX.XX.20XX To: Midnight of XX.XX.20XX	
Date of inception first insurance policy		
Cover Opted		
Business Type	New/ Renewal/ Migration/ Portability	
Previous Policy No. (if any)		

As part of our Go Green initiative, your policy will be issued digitally to your registered mobile number via WhatsApp, SMS, and email. By issuing an e-policy, we help conserve the environment by saving a tree. An electronic policy document holds the same legal validity as a physical copy. The date on which the policy document is delivered will be considered for determining the free look period.

However, if you would prefer to receive a physical copy of your policy document, simply send an SMS with the message "PRINT <Policy Number>" to 561612 from your registered mobile number.

IMPORTANT NOTE

Insurance is a contract of Utmost Good Faith requiring the Insured not only to disclose all information related to his health and which has a bearing on the acceptance or rejection of the Proposal by the Insurer and also not to suppress any factual information in response to the questions in the proposal form.

Please examine this Policy including its attached Schedules/ Annexure if any. In the event of any discrepancy, contact the office of the Insurer immediately, it being noted that this Policy shall be otherwise considered as being entirely in order.

In case of payment by cheque, in the event of dishonour of cheque for any reason whatsoever, insurance provided under this document automatically stands cancelled from the inception of the Policy irrespective of whether a separate communication is sent or not.

Any claim arising or related to consequences of the Pre-existing diseases as defined under the Policy is excluded from the scope of Policy cover unless the insurer specifically accepts the pre-existing disease declared with or without additional premium and coverage terms specifically mentioned in the schedule. The Policy shall become voidable at the option of Insurer, in the event of any untrue or incorrect statement, misrepresentation, non-description or non-disclosure in any material particulars declared by the Proposer in the Proposal form/personal statement, declaration and connected documents or any material information having been withheld by the Proposer or anyone acting on his behalf.

To verify your Policy details click/ visit www.sbigeneral.in

All terms, conditions and exclusions as per standard Policy wordings attached with this schedule.

CONTACT DETAILS IN CASE OF CLAIMS

Email	sbig.health@sbigeneral.in ; seniorcitizengrievances@sbigeneral.in (for Senior Citizens)
Toll-Free number	1800 102 1111 (Available 24/7) For agents and intermediaries 1800 22 1111 (Available 24/7)
Website	www.sbigeneral.in
Fax No	1800227244, 18001027244
TPA Details	Name, address and website

For complete details of Coverage & Policy Wording, kindly visit our website –

In the unfortunate event of a claim our Customer Care may be informed on the toll free numbers or email may be sent to customer.care@sbigeneral.in quoting the Policy No. of the insured which appears on the policy schedule of Insurance overleaf.

GRIEVANCE REDRESSAL PROCEDURE

If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows:

Stage 1: Bima Bharosa

You can register your grievances with the regulator using the following link:

<https://bimabharosa.irdai.gov.in/Home/Home>

Stage 2: Head – Customer Care

Alternatively, if you wish to register your grievances directly with us, you may write to the Head – Customer Care. We aim to respond to all Grievances within 7 days. In our initial acknowledgement of receipt letter, we will provide the name and title of the person that is handling your Grievance. This individual will have the authority necessary to investigate and resolve the Grievance.

Email: head.customercare@sbigeneral.in

Toll-Free Number: 1800 102 1111 (Available 24/7)

Stage 3: Grievance Redressal Officer (GRO)

In case, you are still not satisfied with the decision/resolution communicated by the above officer or have not received any response within 5 Business days, you may escalate the matter to the Grievance Redressal Officer (GRO) which will undergo a detailed case investigation, and we aim to resolve the issue within 7 days from the date of receipt of your Grievance at GRO Desk

Email: gro@sbigeneral.in

Phone: 022-45138021

Note: - The Company shall endeavour to maintain the regulatory TAT of 14 days in resolving your grievances.

Stage 4: Escalation to Insurance Ombudsman

If you feel that the response to your Grievance was unsatisfactory, or if you believe your concerns have not been adequately addressed by the company, you may escalate the matter to the Insurance Ombudsman.

Submit your Grievance online: <https://www.cioins.co.in/Ombudsman>