

GROUP DOMESTIC TRAVEL POLICY

POLICY SCHEDULE

Master Policy No.:		Servicing Branch Office:		Issue Date:	
Intermediary Name:	XXXXXXXXXX	Intermediary Code:	XXXXXXXXXX		
Intermediary Contact Details:	Mobile No. - XXXXXXXXXX	Landline No.	XXXXXXXXXX		
Address:					
Insured:	XXXXXXXXXX				
Present Address (Current Residing Address)	City:		Village:		
	Gram Panchayat:		State:		
	Pin-Code:		Landmark:		
Permanent Address	City:		Village:		
	Gram Panchayat:		State:		
	Pin-Code:		Landmark:		
Policy Period:	From: XX.XX hrs XX.XX.20XX		To: mid night of XX.XX.20XX		
Contact number:					
Email:					
Total number of Travel days:					
Total number of Travelers:					
Business Type:	New/ Renewal/ Migration/ Portability				
Mode of Travel:					
Renewal policy number, if any:					
SBI General Insurance Company Limited 9th Floor, Westport, Pan Card Club Road, Baner Pune, Maharashtra – 411 045					
Name:					
Contact Details:					
Coverage:	As per Annexure 1 - Table of Cover (Section Personal Accident is mandatory, All other sections shall be optional as opted by proposer)				
Additional Conditions:	Coverage subject to the following additional Conditions and Clauses/ Endorsements/ Warranties:				
1.					
2.					

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 dishonor 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.

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

Contact Details	Policy Servicing	Claims Servicing
Email	sbig.health@sbigeneral.in ; seniorcitizengrievances@sbigeneral.in (for Senior Citizens)	sbig.health@sbigeneral.in
Toll-Free number	1800 102 1111 (Available 24/7) For agents and intermediaries 1800 22 1111 (Available 24/7)	1800 210 3366, 1800 210 6366
Website	www.sbigeneral.in	
Fax No	1800227244, 18001027244	+91 20 49334525

REDRESSAL OF GRIEVANCES:

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)

For Senior Citizens:

Senior citizens can reach us through the following dedicated channels:

Email: Seniorcitizengrievances@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>

ANNEXURE 1

Plan Name-<< >>

All Figures in INR

Cover	Sum Insured	Deductible
Section 1: Accident: Medical Treatment, Assistance & Evacuation		
1. Medical Treatment	<< 10000- 500000>>	NIL
2. Medical Evacuation	<< 10000- 150000>>	NIL
3. Transportation of mortal remains	<< 10000- 150000>>	NIL
4. Accidental Dental Injury	<<2000- 20000>>	NIL
Section 2: Personal Accident	<<100000- 2500000>>	NIL
Section 3: Hospital Daily Cash	<<100/day max 30 days- 2000/day max 30 days>>	First 24 Hours
Section 4: Travel Support (Air Travel)		
1. Loss of Checked Baggage	<<2000- 25000>>	250
2. Delay of Checked Baggage	<<500/hour max upto 5000- 1000/hour max upto 10000>>	First 6 hours
3. Flight Delay	<<500/hour max upto 5000- 1000/hour max upto 10000>>	First 6 hours
Section 5: Travel Support (Rail Travel)		
1. Loss of accompanying baggage	<<1000- 25000>>	250
2. Train Delay	<<500/hour max upto 5000- 1000/hour max upto 10000>>	First 12 hours
Section 6: Travel Inconvenience		
1. Trip Cancellation	<<2000- 10000>>	250
2. Trip Curtailment	<<2000- 10000>>	250
3. Missed Departure	<<2000- 10000>>	
4. Loss of Tickets	<<Actual cost of ticket or max ₹5,000- Actual cost of ticket or max ₹10,000>>	250
5. Emergency Travel	<<Actual cost of ticket or max ₹5,000- Actual cost of ticket or max ₹10,000>>	Nil
6. Emergency Hotel	<<Actual cost of Hotel Stay or max ₹5,000- Actual cost of Hotel Stay or max ₹10,000>>	10% of claim amount
Section 7: Domestic Replacement And Rearrangement (For Business Trips Only)	<<2000- 20000>>	Nil
Section 8: Personal Liability	<<50000- 100000>>	Nil
Section 9: Home Burglary	<<50000- 100000>>	5,000