SBI general INSURANCE
SURAKSHA AUR BHAROSA DONO

INDIVIDUAL PERSONAL ACCIDENT

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

This document provides key information about your policy. You are also advised to go through your policy document.

<table>
<tr><th>Sl. No.</th><th>Title</th><th>Description
(Please refer to applicable policy clause number in next column)</th><th>Policy Clause Number</th></tr>
<tr><td>1.</td><td>Name of Insurance Product/ Policy</td><td>INDIVIDUAL PERSONAL ACCIDENT</td><td></td></tr>
<tr><td>2.</td><td>Policy Number</td><td>xxxxxxxxxxxxxxxxxxxxx</td><td></td></tr>
<tr><td>3.</td><td>Type of Insurance Product/ Policy</td><td>Benefit</td><td></td></tr>
<tr><td>4.</td><td>Sum Insured (Basis)</td><td>Individual Sum Insured<table><tr><th>Sr. No.</th><th>Insured Name</th><th>Base Sum Insured</th></tr><tr><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td></tr></table>Family Floater Sum Insured<table><tr><th>Sr. No.</th><th>Insured Name</th><th>Base Sum Insured</th></tr><tr><td></td><td></td><td rowspan="3"></td></tr><tr><td></td><td></td></tr><tr><td></td><td></td></tr></table>Note: This is the base Sum Insured for policy. Please refer the policy schedule for cover wise limits.</td><td></td></tr>
<tr><td>5.</td><td>Policy Coverage (What the Policy Covers)</td><td>Following are covered as basic cover up to the limit specified in the policy schedule:
1. Accidental Death (AD) or
2. Accidental Death (AD) + Permanent Total Disablement (PTD) or
3. Accidental Death (AD) + Permanent Total Disablement (PTD) + Permanent Partial Disablement (PPD)
Education Benefit ₹50, 000/- or 1% of CSI (basic Sum Insured), whichever is lower for each child/ spouse. Only</td><td>Part B: Coverage</td></tr>
</table>

Sl. No.	Title	Description (Please refer to applicable policy clause number in next column)	Policy Clause Number
		upon payment of benefit under Death and Permanent Total Disability **Adaptation Allowance** @ 1% of the Sum Insured or ₹25,000/- whichever is less. Only upon payment of benefit under Permanent Total Disability or 4. Accidental Death (AD) + Permanent Total Disablement (PTD) + Permanent Partial Disablement (PPD) + Temporary Total Disablement (TTD) or **Following are covered as add on up to the limits specified in policy schedule, if you have paid the additional premium for these covers** 1. Hospital Confinement Allowance. 2. Ambulance Cover.	
6.	**Exclusions (What the policy does not cover)**	**Following is a partial list of the policy exclusions. Please refer to the policy document for the complete list of exclusions:** 1. Criminal Act 2. Suicide & Self Inflicted Injury 3. Loss due to childbirth or from pregnancy, 4. Persons enrolled in Armed Services, Military Establishment of any Country. 5. Accidents under influence of Alcohol, Drugs, or other Intoxicants 6. Injury because of participation in Riot, Felony, Crime or Civil Commotion 7. Learning or operating any Aircraft. 8. War, Civil War, Invasion, Insurrection, Revolution, Act of Foreign Enemy etc, 9. Nuclear Damage 10. Injury because of participation Adventure & Dangerous sports	General exclusions
7.	**Waiting period**	Not Applicable	
8.	**Financial Limits of the Coverage**	**Deductible:** Temporary Total Disablement (TTD) – Deductible of first one week	Table D Benefit
9.	**Claims/ Claims Procedure**	• For claims the Insured Person may submit the necessary documents to TPA/Company within the prescribed time limit as specified in the Policy Wordings.	Terms and Conditions

Sl. No.	Title	Description (Please refer to applicable policy clause number in next column)	Policy Clause Number
		Turn Around Time (TAT) for claim settlement i. TAT for pre-authorization of cashless facility - within 1 hour from receipt of complete documents. ii. TAT for cashless final bill settlement - within 3 hours from receipt of complete documents. • Hospital Network details can be obtained from link: **https://www.sbigeneral.in/contact-us/cashless-hospitals-networks** • **Toll Free number: 1800 210 3366, 1800 210 6366** • List of Hospitals which are blacklisted or from where no claims will be accepted by the insurer is available in below link:**https://www.sbigeneral.in/contact-us/cashless-hospitals-networks** • Claim forms can be downloaded from below link: **https://www.sbigeneral.in/claim/claims-form-download** **Note:** For cover wise claims procedure, please refer to policy	
10.	**Policy Servicing**	**Email:** customer.care@sbigeneral.in **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	
11.	**Grievances/ Complaints**	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:** If you wish to register your grievances directly with us, you may write to us at head.customercare@sbigeneral.in or gro@sbigeneral.in or call our toll free number- 1800 102 1111. After examining the matter, final response would be conveyed within a period of 14 days from the date of receipt of your complaint. In our initial acknowledgement of receipt letter, we will provide the name and title of the person who is handling your Grievance. This person will have the authority necessary to investigate and resolve the Grievance. 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) Details of our Grievance Redressal Officer is mentioned on our website at https://www.sbigeneral.in/grievance-redressal	Grievances

Sl. No.	Title	Description (Please refer to applicable policy clause number in next column)	Policy Clause Number
		Note: The Company shall endeavour to maintain the regulatory TAT of 14 days in resolving your grievances. Alternatively, you may Register your grievance with the regulator through Bima Bharosa which is a grievance redressal platform provided by the Insurance Regulatory and Development Authority of India (IRDAI). You may access the Bima Bharosa Portal using the following link: https://bimabharosa.irdai.gov.in/Home/Home **Stage 2: 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	
12.	**Things to remember**	1. **Free Look Cancellation:** The insured will be allowed period of at least 30 days from the date of receipt of the policy to review the terms and conditions of the policy and to return the same if not acceptable. For detailed conditions and refund summary, please refer to policy wordings. 2. **Policy renewal:** The Policy shall ordinarily be renewable provided the product is not withdrawn, except on grounds of established fraud or non-disclosure or misrepresentation by the Insured Person.	Terms and Conditions, clause 1, clause 10
13.	**Your Obligations**	Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may affect the claim settlement. **Disclosure of Information:** The Policy shall be void and all premiums paid thereon shall be forfeited to the Company in the event of misrepresentation, mis-description, or non-disclosure of any Material Fact by the Policyholder.	Definitions, clause 10

Declaration by the Policy Holder: I have read the above and confirm having noted the details

Place: .....

Date: ...../...../..... Signature of the Policyholder

Note:

a) For product related documents including Customer Information Sheet, kindly refer to the below link: https://www.sbigeneral.in/downloads

b) In case of any conflict, the terms and conditions mentioned in the policy document shall prevail