SBI general INSURANCE
SURAKSHA AUR BHAROSA DONO

Individual Personal Accident

PROSPECTUS

This Policy is designed to cover Loss of Life, Disabilities, and Income due to an Accident. The Policy can be obtained by Individuals who may be Self Employed/Salaried/Business Class and who are permanent Indian residents Aged between 18 and 65 Years of age. Spouse, Dependent Children, dependent parents and dependent parents in law also can be covered under the policy by the primary insured.

Scope of Cover

Accidental Death cover is a compulsory cover; Permanent Total Disablement, Permanent Partial Disablement and Temporary Total Disablement are Optional covers available to the proposer. Insured may opt for any of the following table of benefits as coverage option.

In case of family, every member of the family has option to choose any table of benefits. However the benefits chosen by family members should not be more than the benefit chosen by primary insured.

Table A –	Accidental death
Table B -	Accidental death + Permanent Total Disability (PTD)
Table C –	Accidental death + Permanent Total Disability (PTD) + Permanent Partial Disability (PPD)
Table D –	Accidental death + Permanent Total Disability (PTD)+ Permanent Partial Disability (PPD) + Temporary Total Disability (TTD)

Permanent Total Disability (PTD) benefit comes with the following free of cost benefits–

1. Education benefit - Death and permanent total disability claims entitle the insured's child and spouse to Education Benefit to maximum two individuals (children/spouse) on proof of enrolment at a Government approved education facility. ₹50,000/- or 1% of CSI (basic SI), whichever is lower for each child/spouse.
2. Adaption allowance @ 1% of CSI or ₹25000 whichever less for towards cost of modifying Insured House or vehicle to combat Disability.

Add-on Cover

1. **Hospital Confinement allowance -** The per day allowance ₹1000/2000/3000/- with a maximum coverage for 15 days for the entire policy period If insured is admitted in a Hospital due to Injury or Accident that occurs within the Republic of India.
2. **Ambulance including air ambulance:-** Sum insured @ 10% of AD sum insured subject to maximum of ₹100000/- per policy period towards expenses incurred for availing an Ambulance Service. The ambulance service will be for the transit within India only. Payable is expenses incurred for availing an Ambulance Service (including air ambulance) to transfer the Insured Person to a Hospital from the location of Accident or Injury or from one Hospital to other Hospital or from hospital to place of residence in case of death or PTD. Ambulance cover available only when AD Sum insured is 500000 and more.

Main Exclusions:

The Company shall not be liable under this policy for -

1. Accident resulting from Suicide, attempted suicide (whether sane or insane) or intentionally self- inflicted injury, mental or nervous disorder.
2. Accident arising out of and in the course of employment in any branch of the Military or Armed Forces of any country, whether in peace or War.
3. Accident while being under the influence or abuse of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a physician and taken as prescribed
4. Participation in an actual or attempted felony, riot, crime, misdemeanour, or civil commotion
5. Accident during air travel except as a fare paying passenger on a recognized airline or charter aircraft
6. Accident while operating or learning to operate any aircraft or ship, or performing duties as a member of the crew on any aircraft or ship.
7. Any accident/loss arising out of War, civil war, invasion, insurrection, revolution, act of foreign enemy, hostilities (whether War be declared or not), rebellion, mutiny, use of military power or usurpation of government or military power;
8. Any injury caused by, contributed to, by or arising from nuclear ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel (including any self-sustaining process of nuclear fission) or nuclear weapons material or nuclear equipment or any part of that equipment

9. The dispersal or application of pathogenic or poisonous biological or chemical materials; The release of pathogenic or poisonous biological or chemical materials, or Congenital anomalies or any complications or conditions arising there from
10. Participation in winter sports, skydiving/parachuting, hand gliding, bungee jumping, scuba diving, ballooning, mountain climbing (where ropes or guides are customarily used), all forms of skiing (including but not limited to snow or water), riding or driving in races or rallies using a motorized vehicle or bicycle, caving or pot-holing, hunting or equestrian activities, skin diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating outside coastal waters (2 miles), participation in any Professional Sports, any bodily contact sport or/and any other hazardous or potentially dangerous sport for which You are untrained.
11. Any loss resulting directly or indirectly, contributed or aggravated or prolonged by childbirth or from pregnancy,
12. Committing breach of law with criminal intent.
13. Loss caused directly or indirectly, wholly or partly by infections (except pyogenic infections which shall occur through an Accidental cut or wound) or any other kind of Disease.

Free Look Period

(1) Every Policyholder of new individual health insurance policies except those with tenure of less than a year, shall be provided a free look period of 30 days beginning from the date of receipt of policy document, whether received electronically or otherwise, to review the terms and conditions of such Policy.

(2) In the event a Policyholder disagrees to any of the Policy terms or conditions, or otherwise and has not made any claim, he shall have the option to return the Policy to the insurer for cancellation, stating the reasons for the same.

(3) Irrespective of the reasons mentioned, the Policyholder shall be entitled to a refund of the premium paid subject only to a deduction of a proportionate risk premium for the period of cover and the expenses, if any, incurred by the insurer on medical examination of the proposer and stamp duty charges.

(4) A request received by insurer for cancellation of the Policy during free look period shall be processed and premium shall be refunded within 7 days of receipt of such request, as stated at sub regulation (3) above.

Who can take this policy

Any person having minimum age of 18 years and up to the age of 65 years.

1. Family floater option is available, family means the Primary Insured Person, legally wed spouse, dependent children, dependent parents and dependent parents in law.
2. Children Minimum Age at Entry: 3 months and maximum up to 23 years subject to parents concurrently covered with us.

Period of insurance

Period of Insurance will normally be one year, however short period policies may also be considered as per the following table.

Period on Risk	Required % of Annual Premium
Not exceeding 1 month	25%
Exceeding 1 month but not exceeding 3 months	50%
Exceeding 3 month but not exceeding 6 months	75%
Exceeding 6 months	100%

Fixing of sum Insured

1. Sum Insured for Accidental Death Benefit / Permanent Total Disability is limited to 120 times Monthly Gross income or 10 times the annual gross earnings from gainful employment/occupation. – Maximum SI is ₹1,00,00,000/-. Minimum Sum Insured is ₹1,00,000/-.
2. Proof of income is required for an Accidental Death sum insured exceeding ₹25, 00,000/-.
3. SI to Dependent Children, dependant parents, parents in law and non working spouse is limited to 20 % of SI of the primary Insured or ₹10,00,000/- whichever is less.
4. Weekly Indemnity under the Temporary Total Disablement benefit is –1% of Accidental Death Sum Insured subject to Max of ₹10, 000/- per week, up to maximum of 104 weeks.
5. When the weekly benefit sought is more than ₹5000/- per week it should be ensured that the annual gross earnings of the proposer is more than ₹5,00,000/- per annum.
6. whether by the Insured or by any person on behalf of the Insured.

Cumulative bonus:

If no claim has been made under the policy with us and the policy is renewed with us and without any break, we will allow a cumulative bonus to the renewal policy upon receipt of premium automatically by increasing the Sum Insured by 5%. The maximum cumulative bonus shall not exceed 50% of the Sum Insured in any policy year. In case of a claim, the Cumulative Bonus if any under the policy will get reduced by 5% at the time of renewal. This cumulative bonus is applicable only to Accidental Death, Permanent Partial Disability and Permanent Total disability benefits.

The cumulative bonus will not be lost if the policy is renewed either within the expiry date of the policy or within 30 days from the date of expiry of the policy subject to expiring policy having been issued by us.

Premium:

The rate of premium shall depend upon the Occupation of the Insured and for the Purpose of this Insurance, the Base premium rates of various benefits under personal accident policy are shown below and the rates provided are in per mille basis:

Table of Benefit	Risk Category I		Risk Category II		Risk Category III	
	Metro / Major cities	Rest of India	Metro / Major cities	Rest of India	Metro / Major cities	Rest of India
Table A Accidental death	0.4	0.3	0.5	0.38	0.63	0.47
Table B Accidental death Permanent Total Disability (PTD)	0.5	0.38	0.63	0.47	0.78	0.59
Table C Accidental death Permanent Total Disability (PTD) Permanent Partial Disability (PPD)	0.63	0.47	0.79	0.59	0.98	0.74
Table D Accidental death Permanent Total Disability (PTD) Permanent Partial Disability (PPD) Temporary Total Disability (TTD)	1.04	0.78	1.31	0.98	1.63	1.22

1. Metro / Major cities - Delhi , Mumbai, Kolkata, Chennai , Hyderabad, Bangalore,Pune, Ahmadabad
2. Risk Category -
   i. Category I – Occupations which involve mostly office or desk work, which is non hazarduous.
   ii. Category II – Occupations which involve hazarduous work like geologists, gym instructors etc.
   iii. Category III - Occupations which involve extremely hazarduous work like jockeys, lathe machine workers.

	Add on covers	Benefit	Premium		
1.	Hospital confinement allowance	Daily Benefit for each Day insured remains in a Hospital due to Injury or Accident The per day allowance ₹1000/2000/3000/- with a maximum coverage for 15 days for the entire policy period	Allowance	1000	2000
			Max. Days	15	15
			Premium(₹)	35	45
2.	Ambulance Service	Sum insured will be equal to 10% of AD sum insured subject to Maximum of ₹100000/- during policy period towards expenses incurred for availing an Ambulance Service (including air ambulance) Ambulance cover available only when AD Sum insured is 500000 and more.	Premium (₹) 10 flat		

Deductibles:

1. Temporary Total Disability – First week of claimed period.
2. Other claims – No deductible

Midterm revision in sum insured

If the Sum insured is increased during the currency of the policy, it will be allowed as an endorsement to the main policy and additional premium for the endorsement will be calculated on pro-rata basis.

If the Sum insured is decreased during the currency of the policy, it will be allowed as an endorsement to the main policy and premium will be adjusted and refunded on a pro-rata basis.

Termination of Policy

Policy terminates on earliest of the following events

1. Cancellation of policy by as per the cancellation provision.
2. On the policy expiry date.
3. Event giving raise for claim under death or permanent total disablement

Revision of Product

In case of revision of this product we will communicate to you at least 3 months prior to the revision. Existing policy will continue to remain in force till its expiry, and for existing policyholders the revision will be applicable only from the date of renewal.

Income Proof Requirement:

For Accidental Death Sum Insured of above 25 Lakhs, copy of self signed latest income proof (Latest 3 salary slips/Form 16 / IT return) to be provided along with the completed Proposal Form.

Renewal:

i. 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.

ii. The Company shall endeavor to give notice for Renewal. However, the Company is not under obligation to give any notice for Renewal.

iii. Renewal shall not be denied on the ground that the Insured Person had made a Claim or Claims in the preceding Policy years.

iv. Request for Renewal along with the requisite premium shall be received by the Company before the end of the Policy Period

v. 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.

vi. No loading shall apply on Renewals based on individual Claims experience.

Cancellation:

In case of any fraud, misrepresentation, or suppression of any material fact either at the time taking the Policy or any time during the currency of the earlier policies, Insurer may at any time cancel this policy by sending the Insured 15 days notice by registered letter, at the Insured's last known address and in such event Insurer shall refund to the Insured a pro-rata' premium for unexpired period of Insurance. Insurer shall, however, remain liable for any claim which arose prior to the date of cancellation.

The Insured may at any time cancel this policy by giving a written notice to the insurer and Insured is not required to cite any reason for the cancellation. For such cancellation, Insurer shall allow refund of premium at short period rate only (table given here below) provided no claim has occurred up to the date of cancellation.

Period on Risk	% of Annual Premium Refundable
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

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:

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

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

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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

Contact Us

Contact details for Policy Servicing	Contact details for Claim Servicing
SBI General Insurance Company Limited, **Address:** 9th Floor, Wing A & B, Fulcrum, Sahar Road, Andheri (East), Mumbai – 400 099. **Email:** customer.care@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	**Accident & Health claims team,** **SBI General Insurance Company Limited,** **Address:** 9th Floor, Westport, Pan Card Club Road, Baner, Pune, Maharashtra – 411 045. **Email:** sbig.health@sbigeneral.in **Toll Free number:** 1800 210 3366, 1800 210 6366 **Website:** www.sbigeneral.in