

Jan Rakshak Personal Accident Mirco Insurance Product

PROSPECTUS

This Policy is designed to cover Loss of Life, Disabilities, and Income due to an Accident. The Policy can be obtained for any Self Employed or Salaried Class permanent Indian resident Aged between 18 years to 65 Years and their Eligible Spouse & Dependent Children.

Scope of Cover

The Policy provides for basic covers of Accidental Death (AD), Permanent Total Disability (PTD), Permanent Partial Disability (PPD) and Temporary Total Disability (TTD) by sudden Accidents. Insured may opt for any of the following combinations as coverage option –

1. AD Only
2. AD + PTD
3. AD + PPD + PTD
4. AD + PPD + PTD + TTD
5. PTD + PPD

However, only Accidental Death/Permanent Total disability cover is mandatory under the policy and rest of the covers are optional and needs to be chosen by the proposer. Apart from the above basic covers, the following additional coverages can be opted by the proposer

1. Accidental Medical Expenses (AMR) - Inpatient
2. Accidental Medical Expenses (AMR) – Outpatient
3. Hospital Confinement Allowance (AHC)
4. Child Education Support
5. Repatriation of Remains
6. Loan Protector
7. Adaptation Allowance
8. Family Transportation Allowance
9. Ambulance Cover.
10. Broken bones
11. Loss of Books/Spectacles/Damage to Bicycles of School Children
12. Exam fee reimbursement
13. Purchase of Blood

Product Structure

1. Product will be based on units. 1 unit is Rs.1000/- . An Insured can buy maximum of 100 Units.
2. SI for TTD will also be in units. 1 Unit in this case is Rs.1000. Max is 10 units. TTD is an add on benefit & payable to only Primary Insured and,if, gainfully employed. spouse also.
3. SI of AMR will be in units. 1 Unit in this case is Rs.1000. Max units for this benefit can be 100 units.
4. SI for AHC will also be in units. 1 Unit in this case is Rs.1000/- . Max is 3 units.
5. AMR is also an add-on. Not Payable to Eligible Children.
6. AHC is also an add-on. Not Payable to Eligible Children.
7. Education Rider available to Family option only
8. Repatriation is available to both Family + Self options
9. Ambulance Charge is available to both Family + Self options
10. Family Transportation is available to both Family + spouse options
11. Loan Protector Available in all options
12. House & Vehicle Modification available in all options

Coverage Limit

Insured Person may opt Sum Insured upto INR 1,00,000

Geography

1. This policy compensates for injuries sustained anywhere in the world.
2. The benefit in respect of medical reimbursement shall be paid only for medical expenses incurred in India, irrespective of the place where the injury was sustained / accident occurred.
3. The benefit towards modification of residence / vehicle shall be payable only upon modification performed in India.
4. The compensation for any event would be in Indian Rupees only.

Exclusions

The Company will not be liable under the Policy in respect of loss or damage due to:

1. Any pre-existing disability, disease or any complication arising from it; or
2. Suicide, attempted suicide (whether sane or insane) or intentionally self-inflicted injury or illness, or sexually transmitted conditions; or
3. Serving in any branch of the Military or Armed Forces of any country, whether in peace or War; or
4. Being use/abuse of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a physician and taken as prescribed; or
5. Participation in an actual or attempted felony, riot, crime, misdemeanour, or civil commotion or;
6. Operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft apart from a Scheduled Airline; or whilst engaged in aviation or ballooning, or whilst mounting into, dismounting from or travelling in any balloon or aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world.
7. Any 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; or
8. Payment of compensation in case of death of or bodily injury to the Insured person from Nuclear damage caused by, contributed to, by or arising from ionising radiation or contamination by radioactivity from:
 - (i) any nuclear fuel or from any nuclear waste; or
 - (ii) from the combustion of nuclear fuel (including any self-sustaining process of nuclear fission);
 - (iii) nuclear weapons material;
 - (iv) nuclear equipment or any part of that equipment; or
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; or
10. Participation in winter sports, skydiving/parachuting, hand gliding, bungee jumping, scuba diving, ballooning, mountain climbing (where ropes or guides are customarily used), 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 Nautical 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. Death or disablement resulting directly or indirectly, contributed or aggravated or prolonged by childbirth or from pregnancy, or
12. For any loss to which a contributing cause was Your actual or attempted commission, or wilful participation in, an illegal act or any violation or attempted violation of the law or resistance to arrest or insured person committing any breach of law with criminal intent

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

1. Any Group which has a commonality of purpose or which is engaged in a common economic activity can take the policy, and group should consist of minimum 10 members. An association of persons coming together only with a purpose of availing an insurance cover will not be treated as a group for the purpose of policy.

2. Minimum entry age is 18 years and maximum entry age is 65 years; however there is no exit age. Children can be covered from 6 months and maximum up to 21 years subject to parents concurrently covered with us. All Insured persons under the policy should be residents of India.

Period of insurance

Group personal accident insurance policies will normally be issued for one year; short period policy requests will be considered on case to case basis. Following scale will be used for pricing policies having period shorter than 12 months. The minimum period for which a policy can be issued is 3 months unless specifically accepted by the Corporate Underwriter.

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%

Termination of Policy

This Policy terminates on earliest of the following events:

- The expiration of the period for which premium has been paid or on the Expiration Date mentioned in the Proposal, Declaration Form and Policy Schedule, whichever is earlier.
- However, we may cancel this Policy at any time by giving you fifteen (15) Days notice delivered to You, or mailed to Your last address as shown by Our records, stating when such cancellation shall be effective.

Such cancellation will be on grounds of mis-representation, fraud, non-disclosure of material facts or non-cooperation of the insured.

In the event of cancellation, We will return promptly the pro-rata unearned portion of any premium You have actually paid. Such cancellation shall be without prejudice to any claim originating prior thereto.

If you cancel the Policy, the earned premium shall be computed in accordance with our short rate table for the period the Policy has been in force, provided no claim has occurred up to the date of cancellation in which case the whole premium shall be fully earned and no return of premium will be made.

- The date the Insured Person is no longer eligible within the classification of Insured Person(s) described in the Policy Schedule.
- This policy will terminate with respect to an insured person on payment of a Death/PTD claim for that person.
- You cease to be a resident of India.

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.
- The Company shall endeavor to give notice for Renewal. However, the Company is not under obligation to give any notice for Renewal.
- Renewal shall not be denied on the ground that the Insured Person had made a Claim or Claims in the preceding Policy years.
- Request for Renewal along with the requisite premium shall be received by the Company before the end of the Policy Period
- 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.
- No loading shall apply on Renewals based on individual Claims experience.

Cancellation

- You may cancel this Policy at any time by giving Us 15 days written notice. If no claim has been made under the Policy then We will refund premium in accordance with the table below:

Length of time Policy in force	Refund of premium
up to 1 month	75% of annual rate
up to 3 months	50% of annual rate
up to 6 months	25% of annual rate
exceeding 6 months	0% of annual rate

- We may cancel this Policy upon 15 days notice by sending a written notice of cancellation to Your address and We shall refund a rateable proportion of the premium actually paid in respect of any Insured Person. Cancellation of this Policy shall not affect any claim filed prior to the date on which cancellation becomes effective as specified in the notice of cancellation.
- Such cancellation will be on grounds of mis-representation, fraud, non-disclosure of material facts or non-cooperation of the insured.

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>

Contact Us

For any product or service related information or assistance, here's how you can reach Us.

Contact details for Policy Servicing	Contact details for Claim Servicing
<p>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 Fax No: 1800227244, 18001027244</p>	<p>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 Fax No: +91 20 49334525</p>