

KUTUMB SWASTHYA BIMA- GROUP

POLICY SCHEDULE

Policy No.: _____ Issue Date: _____

Servicing Branch Office: _____

INTERMEDIARY DETAILS

Intermediary Name: _____

Intermediary Code: _____

Intermediary Contact Details: _____

Mobile No.: _____

Landline No.: _____

Address.: _____

POLICY HOLDER DETAILS

Name of Policyholder			
Present Address (Current Residing Address)	Village:	Gram Panchayat:	
	City:	State:	
	Pincode:	Landmark:	
Permanent Address	Village:	Gram Panchayat:	
	City:	State:	
	Pincode:	Landmark:	
Contact No.		Alternate No.	
E-mail ID			
Date Of Birth	Age: _____		
Period of Insurance:	From: _____	To: _____	
PAN/Form 60/61:			GSTIN: _____
Type of Plan opted:	<input type="checkbox"/> Base	<input type="checkbox"/> Medium	<input type="checkbox"/> Top
Date of First Policy:			
Business Type:	New/ Renewal/ Migration/ Portability		
Product Type:	<input type="checkbox"/> Individual	<input type="checkbox"/> Family	Previous policy number if any: _____
Premium Payment Basis:	<input type="checkbox"/> Quarterly	<input type="checkbox"/> Half Yearly	<input type="checkbox"/> Annually

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.

TABLE OF COVER

(Opted plan to be shown on the Policy Schedule):

Sr. No.	Cover Name	Cover Description	Base	Medium	Top
1	Tele-consultation Benefit	Tele Consultation (calls per family per annum)	Upto 4 calls per month, subject to maximum of 24 calls per annum	Upto 6 calls per month, subject to maximum of 36 calls per annum	Upto 10 calls per month, subject to maximum of 60 calls per annum
2	Hospitalization Benefit (per life) Deductible – 24 hours	a) Hospital Daily Cash	Not Covered	₹250 per day for maximum 30 days	₹250 per day for maximum 60 days
		b) Conveyance Allowance Benefit (lumpsum per claim paid)	Not Covered	₹400	₹400
3	Personal Accident (For Primary Insured Only)	a) Accidental Death	₹1,00,000	₹3,00,000	₹5,00,000
		b) Permanent Total Disablement			

Waiting Period -

No waiting period for Teleconsultation and Personal Accident Sections.

Hospitalization Benefit – a) 30 days, except for Accidental hospitalization, b) 90 Days; 1 year; 2 years & 3 Years
 Waiting Period for specific diseases/illness c) 36 months for pre-existing diseases

ENDORSEMENTS APPLICABLE IF ANY:

ADDITIONAL CONDITIONS, EXCLUSIONS, WARRANTIES

Coverage subject to the following additional Conditions and Clauses / Endorsements / Warranties with reference to the Section that it is applicable to

- 1.
- 2.

CONTACT DETAILS IN CASE OF HOSPITALISATION AND PERSONAL ACCIDENT 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

CONTACT DETAILS IN CASE OF TELECONSULTATION BENEFIT CLAIMS

Name of Teleconsultation provider.	
Toll Free number	
Timings	

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.customer care@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: Seniorcitizengrievences@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>

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.