

# Micro Insurance Policy

## PROSPECTUS

Your greatest wealth is your health & everybody has differing levels of control over their own wellbeing. Life follows no fixed plan and sudden Illness / Disease or Accidental bodily injury can sometimes leave you financially hurt and highly stressed. SBI General Micro insurance Policy is designed to cover loss of life and disability due to accident. It also optionally provides you with fixed benefit for each day of hospitalization irrespective of the actual medical cost as well as insures you against thirteen most important critical illnesses.

Thus, provides you with additional protection & takes care of additional expenses which are not covered under your Health Insurance Policy.

### SCOPE OF COVER

This policy covers the following:

#### I. Compulsory Cover: Personal Accident Insurance:

The Policy covers Accidental Death & Permanent Total Disability covers and which arise by unforeseen Accidents.

#### II. Optional Covers:

##### A. Critical Illness Benefit:

At any point of time during the term of the policy, if a covered person under the policy is diagnosed with any of the defined critical illnesses as provided below, the benefit shall be payable, only if the Insured is alive for a period of more than or equal to 28 days (or as specifically stated period of time in any of the definitions given in policy wording) from the date of the first diagnosis of the Critical illness/ Undergoing for the first time of the surgical procedures.

- a. Cancer of Specified Severity
- b. Open Chest CABG
- c. Aorta Graft Surgery
- d. Open Heart Replacement or Repair of Heart Valves
- e. Stroke Resulting in Permanent Symptoms
- f. First Heart Attack of Specified Severity
- g. Kidney Failure Requiring Regular Dialysis
- h. Primary Pulmonary Arterial Hypertension
- i. Major Organ/ Bone Marrow Transplant
- j. Multiple Sclerosis with Persisting Symptoms
- k. Coma of Specified Severity
- l. Total Blindness
- m. Permanent Paralysis of Limbs

##### B. Hospital Daily Cash Benefit:

In the event of Accidental Bodily Injury or Sickness first occurring or manifesting itself during the Policy Period and causing the Insured's Hospitalisation, a hospitalization benefit will be payable as per the conditions below and subject to the Deductible:

- a. Hospital Daily Cash benefit for each continuous and completed period of 24 hours of hospitalization;
- b. The maximum benefit payable will be 60/90 days as stated in Insured's schedule within any Policy Period.
- c. An excess equivalent to the first 24 hours Hospitalization benefit will be levied on each and every Hospitalisation during the Policy Period.

##### C. Asset Insurance:

Coverage to dwelling (including kutchha construction), contents/agricultural tools or implements and stocks of farm produce (grain and / or seeds of all kinds) which are contained in proposer's dwelling against loss or damage as provided hereunder

- a. Fire and Allied perils including earthquake
  - i. Fire, Lightening, Explosion/Implosion, Aircraft damage,
  - ii. Riot, strike and malicious damage,
  - iii. Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado and Inundation
  - iv. Impact damage, Subsidence and landslide including rockslide
  - v. Bursting and / or overflowing of water tanks, apparatus and pipes
  - vi. Missile testing operations, Bush fire, Earthquake (Fire and shock)
- b. Burglary and housebreaking.
- c. Terrorism cover is available at the option of the proposer

#### D. Burglary & Housebreaking

The Company will indemnify the Insured in respect of loss or damage to the contents, tools or implements or other named assets and stock of farm produce whilst contained in the Insured premises by Burglary and Housebreaking as defined in the policy.

#### Exclusions:

**Personal Accident Exclusions:** The Company shall not be liable for any claim or claims under this Policy arising from

1. Payment of compensation in respect of injury or disablement directly or indirectly arising out of or contributed to by or traceable to any disability existing on the date of issue of this Policy.
2. Serving in any branch of the Military or Armed Forces of any country, whether in peace or War
3. Infections (except pyogenic infections which shall occur through an Accidental cut or wound) or any other kind of Disease

#### CRITICAL ILLNESS EXCLUSIONS

No benefit shall be paid for the following circumstances, for the following conditions/ tests/ treatments and/or any Critical Illness directly or indirectly arising thereof or there from:

1. Benefits will not be available for Any condition, whether diagnosed or not, ailment or injury or related condition(s) for which Insured has been diagnosed, received medical treatment, had signs and / or symptoms, prior to inception of Insured's first Policy, until 36 consecutive months have elapsed, after the date of inception of the first Policy with Insurer. It would also mean any direct or indirect complications arising out of pre-existing conditions whether known or unknown to the Insured.
2. This Exclusion shall cease to apply if Insured has maintained the Health Insurance Policy with Insurer for a continuous period of a full 3 years without break from the date of Insured's first Health Insurance Policy with Insurer.
3. Any covered Critical Illness arising from Birth control procedures and/or hormone replacement therapy and any complications arising thereof from.
4. Any treatment/surgery for change of sex or any cosmetic surgery or treatment/surgery /complications/illness arising as a consequence thereof.
5. Any covered Critical Illness arising from treatment by a family member and self-medication or any treatment that is NOT scientifically recognized and any complications arising thereof / there from.
6. Any covered Critical Illness arising from treatment with alternative medicines like Ayurvedic, Homeopathy & Unani, acupuncture, acupressure, osteopath, naturopathy, chiropractic, reflexology, aromatherapy and like and any complications arising thereof / there from.
7. Any diseases causing the death of the Insured within the stipulated Survival Period, measured from the date of incidence of the illness.

#### HOSPITAL DAILY CASH EXCLUSIONS

This section does not provide benefits for any loss resulting in whole or in part from, or expenses incurred, directly or indirectly in respect of

1. Benefits will not be available for Any condition, whether diagnosed or not, ailment or injury or related condition(s) for which Insured has been diagnosed, received medical treatment, had signs and / or symptoms, prior to inception of Insured's first Policy, until 36 consecutive months have elapsed, after the date of inception of the first Policy with Insurer. It would also mean any direct or indirect complications arising out of pre-existing conditions whether known or unknown to the Insured. This Exclusion shall cease to apply if Insured has maintained the Health Insurance Policy with Insurer for a continuous period of a full 4 years without break from the date of Insured's first Health Insurance Policy with Insurer.
2. The Company shall not be liable to make any payment under this Policy in connection with or in respect of Insured/Insured Person hospitalisation due to sickness / illness, as stated in this Section, occurring before the commencement of Period of Insurance or arising within the first 30 days of the commencement of the Period of Insurance. However this exclusion would not applicable for hospitalisation due to Accidental Bodily Injury within first 30 days of commencement of cover.
3. Exclusions applicable to first year of cover from commencement of the Policy, from the following Diseases / Illness and its related complications: Any types of gastric or duodenal ulcers, Tonsillectomy, Adenoidectomy, Mastoidectomy, Tympanoplasty, All internal or external tumor /cysts/nodules/polyps of any kind including breast lumps, All types of Hernia and Hydrocele, Anal Fissures, Fistula and Piles.
4. Exclusions applicable to first two years of cover from commencement of the Policy, from the following Diseases / Illness and its related complications: Cataract, Benign Prostatic Hypertrophy, Hysterectomy/ myomectomy for menorrhagia or fibromyoma or prolapse of uterus, Hypertension, Heart Disease and related complications, Diabetes and related complications, Non infective Arthritis, Treatment of Spondylosis / Spondylitis, Gout & Rheumatism, Surgery of Genitourinary tract, Calculus Diseases, Sinusitis, nasal disorders and related disorders, Surgery for prolapsed intervertebral disc unless arising from accident, Vertebro-spinal disorders (including disc) and knee conditions; Surgery of varicose veins and varicose ulcers, Chronic Renal failure, Joint replacement surgery due to degenerative condition, age related osteoarthritis and osteoporosis unless such joint replacement surgery is necessitated by Accidental Bodily Injury.
5. Convalescence, general debility, "Run-down" condition, rest cure, Congenital Internal and /or external illness/disease/defect.
6. Venereal disease or any sexually transmitted disease or sickness.

7. Outpatient diagnostic, medical and surgical procedures or treatments, non-prescribed drugs and medical supplies, hormone replacement therapy, sex change or treatment which results from or is in any way related to sex change.
8. Hospitalization primarily for investigation purposes, diagnosis, x-ray examination, general or routine physical or medical examinations, not incidental to treatment or diagnosis of a covered Disease or Illness or any treatment or any preventive treatments, or examinations carried out by a Medical Practitioner which are not medically necessary and which would necessarily not warrant hospitalization and the line of treatment is such that could be carried out on an outpatient basis.
9. Any fertility, sub fertility or assisted conception operation or sterilization procedure and related treatment.
10. Epidemics recognized by WHO or/and Indian state / central government/state govt.
11. Circumcision unless necessary for treatment of a disease, illness or injury not excluded hereunder, or, as may be necessitated due to an accident
12. Cosmetic or aesthetic treatments of any description, treatment or surgery for change of life/gender, Lasik treatment, or similar type of corrective procedures for refractive error. Any form of plastic surgery (unless necessary for the treatment of an Illness or Accidental Bodily Injury).
13. Prostheses, corrective devices, spectacles, contact lenses, hearing aid, medical appliances, external medical equipment of any kind used at home as post hospitalisation care including cost of instrument used in the treatment of Sleep Apnoea Syndrome (C.P.A.P), Continuous Peritoneal Ambulatory Dialysis (C.P.A.D) and Oxygen concentrator for Bronchial Asthmatic condition.
14. Dental treatment or surgery of any kind unless required as a result of Accidental Bodily Injury to natural teeth requiring hospitalization treatment.
15. Ailments requiring treatment due to use or abuse of any substance, drug or alcohol and treatment for de-addiction.
16. Treatment arising from or traceable to pregnancy childbirth, miscarriage, abortion or complications of any of this, including caesarian section. However, this exclusion will not apply to abdominal operation for extra uterine pregnancy (Ectopic Pregnancy), which is proved by submission of Ultra Sonographic Report and certification by Gynecologist that it is life threatening
17. Vaccination or inoculation except as post bite treatment for animal bite
18. Surgery to correct deviated septum and hypertrophied turbinate unless necessitated by accidental bodily injury and proved to our satisfaction that the condition is a result of an accidental injury.
19. Treatments in health hydro, spas, nature care clinics and the like.
20. Hospitalization for donation of any body organs by an Insured including complications arising from the donation of organs.
21. Treatment for obesity, weight reduction or weight management.

## ASSET INSURANCE EXCLUSIONS

This Policy does not cover the following unless specially mentioned in the Schedule and expressly insured by the Policy

1. Loss, destruction or damage caused by war, invasion, act of foreign enemy hostilities or war like operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to popular rising, military rising, rebellion, revolution, insurrection or military or usurped power.
2. Loss, destruction or damage directly or indirectly caused to the property insured by
  - (a) Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
  - (b) The radio active toxic, explosives or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
3. Loss, destruction or damage caused to the insured property by pollution or contamination excluding
  - (a) Pollution or contamination which itself results from a peril hereby insured against.
  - (b) Any peril hereby insured against which itself results from pollution or contamination.
4. Loss, destruction or damage to bullion or unset precious stones, any curios or works of art for an amount exceeding Rs. 10000/-, goods held in trust or on commission, manuscripts, plans, drawings, securities, obligations or documents of any kind, stamps, coins, or paper money, cheques, books of accounts or other business books, compute systems records, explosives unless otherwise expressly stated in the Policy.
5. Loss, destruction or damage to any electrical machine, apparatus, fixture, or fitting arising from or occasioned by over-running, excessive pressure, short circuiting, arcing, self heating or leakage of electricity from whatever caused (lightning included) provided that this exclusion shall apply only to the particular electrical machine, apparatus, fixture or fitting so affected and not to other machines, apparatus, fixtures or fittings which may be destroyed or damaged by fire so set up.
6. Expenses necessarily incurred on (i) Architects, Surveyors and Consulting Engineer's Fees and (ii) Debris Removal by the Insured following a loss, destruction or damage to the property insured by an insured peril in excess of 3% and 1% of the claim amount respectively.
7. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.
8. Loss or damage by spoilage resulting from the retardation or interruption or cessation of any process or operation caused by operation of any of the perils covered.
9. Loss by theft during or after the occurrence of any insured peril except as provided under Riot, Strike, Malicious and Terrorism Damage cover.

10. Loss or damage to property insured if removed to any building or place other than in which it is herein stated to be insured, except machinery and equipment temporarily removed for repairs, cleaning, renovation or other similar purposes for a period not exceeding 60 days.

## BURGLARY EXCLUSIONS

This Policy does not cover the following unless specially mentioned in the Schedule and expressly insured by the Policy

1. Loss or damage where any inmate or member of the Insured's household or of his business staff or any other person lawfully in the premises is concerned in the actual theft of or damage to any of the articles or premises or where such loss or damage has been expedited or in any way assisted or brought about by any such person or persons.
2. Loss or damage caused by wear and tear or gradual deterioration.
3. Consequential loss or damage or legal liability of any kind.
4. Livestock, motor vehicles and pedal cycles.
5. Money, securities for money, stamps, gold or silver articles, precious stones, promissory notes and documents of like nature.
6. 5% of the claim amount subject to a minimum of ₹500/- for each and every claim.

## GENERAL EXCLUSIONS APPLICABLE TO ALL COVERAGES EXCEPT ASSET INSURANCE UNDER THE POLICY

This Policy does not cover the following unless specially mentioned in the Schedule and expressly insured by the Policy

1. Payment of compensation in respect of death of or bodily injury to the Insured directly or indirectly caused by or contributed to by or arising from or traceable to ionizing radiation or contamination by radioactivity from any source whatsoever, or from nuclear weapons material.
2. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), armed or unarmed truce, civil war, mutiny, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, strikes
3. Participation in winter sports, skydiving/parachuting, hang gliding, bungee jumping, scuba diving, 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 miles), participation in any Professional Sports, bull fights (Jalli Kattu), cart racing, boat racing, bull racing and yoked bull racing/ water buffalo racing (Kala Pootu/Maramadi/Kambala), horse or camel or donkey or any other animal racing/riding or racing in unsaddled animals, participation in contact sports like Mal Yutham and any martial arts training, sword fights and demonstration of skills in using such weapons (like Kalari Payattu and Gatka) or other such weapon fights including but not limited to canes and sticks, shields, chains, guns, explosive weapons etc any bodily contact sport or any other hazardous or potentially dangerous sport for which Insured is untrained;
4. Genetic disorders and stem cell implantation / surgery/storage.
5. Payment of compensation in respect of death, injury or disablement of the Insured from (a) intentional self injury, suicide or attempted suicide. (b) whilst under the influence of intoxicating liquor or drug. (c) directly or indirectly caused by insanity. (d) arising or resulting from the insured committing any breach of the law with criminal intent.
6. Sexually transmitted conditions.
7. Use/Abuse of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a Medical Practitioner and taken as prescribed
8. Any congenital Illness/Conditions.
9. Treatments taken at any institution which is primarily a rest home or convalescent facility, a place for custodial care, a facility for the aged or alcoholic or drug addicts even if the institution has been registered as a hospital with the Appropriate Authorities.
10. Treatment with alternative medicines like Ayurvedic, Homeopathic, acupuncture, acupressure, osteopath, naturopathy, chiropractic, reflexology and aromatherapy.
11. Experimental, unproven or any other treatment that is not scientifically recognized
12. Any medical procedure or treatment, which is not medically necessary or not performed by a Medical Practitioner.
13. Failure to seek or follow medical advice following the diagnosis of any illness/disease/injury.
14. Serving in any branch of the Military or Armed Forces of any country, whether in peace or War
15. In the event of coverage being provided to members of NGOs and SHGs, coverage will cease if members are no longer associated with the NGO/SHG

## WHO CAN TAKE THIS POLICY

Minimum entry age is 18 years maximum entry age is 65 years; however there is no exit age. Children can be covered from 6 months and maximum up to 23 years subject to parents concurrently covered with us. Inclusion of family members for the proposed coverage can be accepted only at application time or when eligible (eg, new-born after six months), Otherwise inclusion should only be done at renewal time.

## PERIOD OF INSURANCE

The period of insurance Can be 1/3years and without any intermediate option. However, in case of 3 years coverage the premium will be collected annually.

## FIXING OF SUM INSURED

### 1. Hospital Daily Cash:

- Fixed Benefit Amount for Hospital Daily Cash: ₹250/- .
- Plan options: 60 days / 90 days.

### 2. Critical Illness:

- Minimum Sum Insured : ₹10,000/-
- Maximum Sum Insured : ₹30,000/-

### 3. Personal Accident:

- Minimum Sum Insured : ₹10,000/-
- Maximum Sum Insured : ₹50,000/-

### 4. Asset Insurance

Maximum of ₹30,000 for dwelling and all contents put together.

### 5. Burglary & Housebreaking

Maximum of ₹30,000 for dwelling and all contents put together.

### Premium:

The Premium tables (excluding service tax, if applicable) for all sections are provided below.

#### 1. Personal Accident – Compulsory Cover

AD + PTD	10000	20000	30000	40000	50000
Premium in INR	9	18	26	36	45

#### 2. Critical Illness – Optional Cover

Age band	19 - 35	36 - 45	46 - 55	56 - 60	61 - 65	66 - 70	71 - 75
Premium for SI of ₹10,000	36	182	538	1,094	1,569	2,043	2,654
Premium for SI of ₹20,000	73	365	1,076	2,189	3,138	4,086	5,308
Premium for SI of ₹30,000	109	547	1,614	3,283	4,706	6,129	7,962

#### 3. Hospital Daily Cash Insurance – Optional Cover

##### (a) Benefit - ₹250 / 60 days (Maximum per year)

Age band	18-35	36 - 45	46 - 55	56 - 60	61 - 65	66 - 70	70+
Premium	319	651	1,037	1,599	2,198	2,388	3,578

##### (b) Benefit – Rs.250 / 90 days (Maximum per year)

Age band	18-35	36 - 45	46 - 55	56 - 60	61 - 65	66 - 70	70+
Premium	351	717	1,141	1,759	2,418	2,627	3,936

#### 4. Asset Insurance covering Standard Fire and special perils and Burglary and Housebreaking but excluding theft – Optional Cover

Cover	Standard Fire and special perils	Burglary and Housebreaking but excluding theft
Premium rate	0.15%	0.07%
Optional cover of Terrorism under SFSP and premium Rate	0.01%	Not applicable

## 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.

## TERMINATION OF POLICY

This Policy terminates on earliest of the following events-

- Cancellation of policy by as per the cancellation provision.
- On the policy expiry date.

Following sections terminate on event giving rise to claim under respective section however rest of the policy remains in force.

- Critical Illness Section
- Death/ permanent total disablement under Personal Accident Section

## 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:

The Policy can be cancelled at the option of the Company in the event of fraud, misrepresentation or suppression of any of the information that was sought in the proposal form or any other communication by giving the Insured 15 days notice by registered letter, at the Insured's last known address. In such an event Company will refund to the Insured a pro-rata' premium for unexpired period of Insurance subject to no claim has occurred up to date of cancellation. Company shall, however, remain liable for any claim which arose prior to the date of cancellation. Also, the Insured may at any time cancel this Policy by giving a written notice to the Company and in such event Company shall allow refund of premium at Insured's short period rate only (table given here below) provided no claim has occurred up to the date of cancellation.

Period on risk	Rate of premium refunded
Up to one month	75% of annual rate
Up to three months	50% of annual rate
Up to six months	25% of annual rate
Exceeding six months	Nil

## REDRESSAL OF GRIEVANCES

### 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](mailto:head.customercare@sbigeneral.in) | Phone: 1800 102 1111

For Senior Citizens: Senior citizens can reach us through the following dedicated channels:

Email: [Seniorcitizengrивences@sbigeneral.in](mailto:Seniorcitizengrивences@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 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](mailto: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
<b>SBI General Insurance Company Limited,</b> <b>Address:</b> 9th Floor, Wing A & B, Fulcrum, Sahar Road, Andheri (East), Mumbai – 400 099. <b>Email:</b> 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) <b>Website:</b> www.sbigeneral.in <b>Fax No:</b> 1800227244, 18001027244	<b>Accident &amp; Health claims team,</b> <b>SBI General Insurance Company Limited,</b> <b>Address:</b> 9th Floor, Westport, Pan Card Club Road, Baner, Pune, Maharashtra – 411 045. <b>Email:</b> sbig.health@sbigeneral.in <b>Toll Free number:</b> 1800 210 3366, 1800 210 6366 <b>Website:</b> www.sbigeneral.in <b>Fax No:</b> +91 20 49334525