

SBI General Comprehensive Protection Policy

A. Critical Illness

Premium per mille rate (excl GST) for 9 Major Critical Illness and Procedure, 90 Days Waiting Period, 28 Day Survival (fixed sum insured)

Policy Period	1 Year	2 Years	3 Years	4 Years	5 Years
Loan Period	1 Year	2 Years	3 Years	4 Years	5 Years and above
18 – 25	0.29	0.63	0.99	1.42	1.89
26 – 30	0.59	1.21	1.91	2.65	3.47
31 – 35	0.90	1.91	3.06	4.36	5.87
36 – 40	1.71	3.67	5.99	8.64	11.70
41 – 45	3.51	7.49	11.97	16.96	22.41
46 – 50	5.90	12.24	18.97	25.99	33.34
51 – 55	9.76	19.96	30.69	42.05	53.96
56 – 60	12.55	26.19	41.38	58.68	78.57
61 – 65	18.81	41.44	68.56	100.98	139.63
66 – 70	30.11	66.29	109.67	161.55	223.42
71 – 75	48.17	106.06	175.50	258.50	357.48
76 – 80	79.47	175.00	289.55	426.53	589.82

Relativities for various CI Plans

Major CI Option	Only Major CIs	Major + Minor CIs
9 CIs	1.00	1.13
10 CIs	1.03	1.17
12 CIs	1.10	1.25
15 CIs	1.15	1.33
18 CIs	1.20	1.38
20 CIs	1.25	1.44
25 CIs	1.32	1.52
30 CIs	1.37	1.62
40 CIs	1.50	1.77
50 CIs	1.60	1.89
60 CIs	1.70	2.01
Cancer	0.45	0.58
Cardiac	0.55	0.70
Cancer + Cardiac	1.00	1.15
Cardiac + Nervous	0.85	1.00
Cancer + Cardiac + Nervous	1.25	1.48
Cardiac + Nervous + Other	1.25	1.44
Cancer + Cardiac + Nervous + Other	1.70	2.01

Relativity for Reducing Sum Assured (to be applied to corresponding fixed Sum Assured rates)

Policy Period	1 Year	2 Years	3 Years	4 Years	5 Years	5 Years	5 Years	5 Years
Loan Period (in years)	1 Year	2 Years	3 Years	4 Years	5 Years	6 Years – 10 Years	11 Years – 20 Years	21 Years and above
All Age Bands	0.60	0.60	0.60	0.60	0.60	0.85	0.95	0.99

B. Personal Accident

Premium (Per mille rates) (excl GST)- For Fixed Sum Insured

Particulars	Policy Period	3 Months	6 Months	9 Months	1 Year	2 Years	3 Years	4 Years	5 Years
	Loan Period/ Age Band	3 Months	6 Months	9 Months	1 Year	2 Years	3 Years	4 Years	5 Years and above
Accidental Death Benefit	18 – 80	0.07	0.13	0.20	0.25	0.50	0.76	1.01	1.26
Accidental Death + PTD Benefit	18 – 80	0.09	0.16	0.25	0.34	0.67	0.99	1.31	1.64
Accidental Death + PTD +PPD Benefit	18 – 80	0.11	0.23	0.32	0.45	0.86	1.30	1.75	2.18
PTD Benefit	18 – 80	0.04	0.07	0.11	0.13	0.25	0.38	0.50	0.63
PTD + PPD Benefit	18 – 80	0.05	0.11	0.16	0.23	0.45	0.67	0.86	1.08

For other tenures not mentioned above, Interpolation needs to be used.

Relativity for Reducing Sum Assured (to be applied to corresponding fixed Sum Assured rates)

Policy Period	3 months	6 Months	9 months	1 Year	2 Years	3 Years	4 Years	5 Years	5 Years	5 Years	5 Years
Loan Period (in years)	3 months	6 Months	9 months	1 Year	2 Years	3 Years	4 Years	5 Years	6 Years – 10 Years	11 Years – 20 Years	21 Years and above
All Age Bands	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.85	0.95	0.99

Premium (Per mille rates) (excl GST)

Particulars	Policy Period	3 Months	6 Months	9 Months	1 Year	2 Years	3 Years	4 Years	5 Years
	Loan Period/ Age Band	3 Months	6 Months	9 Months	1 Year	2 Years	3 Years	4 Years	5 Years and above
Broken Bones	18 – 80	1.21	2.39	3.58	4.77	9.56	14.36	19.15	23.92
Mobility Extensions	18 – 80	0.05	0.11	0.16	0.20	0.40	0.58	0.77	0.97
Burns	18 – 80	0.02	0.04	0.05	0.09	0.18	0.27	0.36	0.45

Relativity for Type of cover

Benefit Type	Loan/ Non-Loan Linked	Relativities
Personal Accident	Loan Linked	1.00
	Non- Loan Linked	1.10
Broken Bones	Loan Linked	1.00
	Non- Loan Linked	1.10
Mobility Extensions	Loan Linked	1.00
	Non- Loan Linked	1.10
Burns	Loan Linked	1.00
	Non- Loan Linked	1.10

TTD

Particulars	Policy Period	3 Month s	6 Month s	9 Month s	1 Year	2 Years	3 Years	4 Years	5 Years
	Loan Period/ Age Band	3 Month s	6 Month s	9 Month s	1 Year	2 Years	3 Years	4 Years	5 Years and above
Premium per mille rate	18 – 80	20.61	41.22	61.82	82.43	164.86	247.29	329.72	412.15

For other tenures not mentioned above, Interpolation needs to be used.

Relativity for Type of cover

Benefit Type	Loan/ Non-Loan Linked	Relativities
TTD	Loan Linked	1.00
TTD	Non- Loan Linked	1.10

C. Major Surgical Procedures

Premium (Per mille rates) (excl GST)

Policy Period	1 Year	2 Years	3 Years	4 Years	5 Years
Loan Period/ Age Band	1 Year	2 Years	3 Years	4 Years	5 Years and above
18 – 25	1.73	3.56	5.56	7.24	8.91
26 – 30	1.75	3.56	5.56	7.25	8.91
31 – 35	1.78	3.67	5.74	7.49	9.20
36 – 40	2.12	4.37	6.84	8.93	10.94
41 – 45	3.15	6.43	10.04	13.14	16.13
46 – 50	3.64	7.45	11.68	15.25	18.70
51 – 55	4.88	9.97	15.57	20.36	24.97
56 – 60	6.16	12.58	19.66	25.67	31.50
61 – 65	8.66	17.69	27.68	36.14	44.33
66 – 70	13.86	28.31	44.30	57.83	70.94
71 – 75	22.86	46.71	73.08	95.42	117.04
76 – 80	38.86	79.42	124.25	162.22	198.97

For other tenures not mentioned above, Interpolation needs to be used.

Relativity for Type of cover

Loan/ Non-Loan Linked	Relativities
Loan Linked	1.00
Non- Loan Linked	1.25

Waiting period

Options	Relativities
0 days	1.35
15 days	1.15
30 days	1.00
45 days	0.96
60 days	0.92
90 days	0.77
120 days	0.75
150 days	0.73

D. Hospital Daily Cash

Premium (Per mille rates) (excl GST)

Policy Period	1 Year	2 Years	3 Years	4 Years
Loan Period/ Age Band	1 Year	2 Years	3 Years	4 Years
18 – 25	97	194	291	387
26 – 30	183	366	549	731
31 – 35	230	460	690	919
36 – 40	331	663	994	1,326
41 – 45	406	811	1,217	1,623
46 – 50	515	1,031	1,546	2,061
51 – 55	758	1,516	2,274	3,032
56 – 60	1,302	2,604	3,906	5,208
61 – 65	2,288	4,575	6,863	9,150
66 – 70	3,318	6,635	9,953	13,271
71 – 75	4,387	8,774	13,161	17,548
76 – 80	5,506	11,013	16,519	22,026

For other tenures not mentioned above, Interpolation needs to be used.

ICU Benefit	Relativity
2x	1.00
3x	1.15

No. of Days of Pay-out in a year	Relativities
3 days	0.80
5 Days	0.85
10 Days	0.90
15 Days	0.95
30 Days	1.00
45 Days	1.08
60 Days	1.12
90 Days	1.20
120 Days	1.28

Days	Deductible	Franchise
0	1.00	1.00
1	0.80	0.95
2	0.60	0.71
3	0.50	0.62
4	0.40	0.52
5	0.30	0.43
6	0.20	0.33
7	0.10	0.19

Relativity for Type of cover

Loan/ Non-Loan Linked	Relativities
Loan Linked	1.00
Non- Loan Linked	1.00

Relativity for change in PED WP

PED WP	Relativities
3 years	1.00
2 years	1.20

1 year	1.40
No waiting period	1.60

Disease Specific waiting period	Relativities
No waiting period	1.15
1 year	1.08
2 years	1.00

Relativity for change in Initial WP

Initial waiting period	Relativities
No waiting period	1.15
15 days	1.08
30 days	1.00

Waiver of Maternity Cover	1.15
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E. Convalescence
Premium (Per mille rates) (excl GST)

Policy Period	1 Year	2 Years	3 Years	4 Years	5 Years
Loan Period/ Age Band	1 Year	2 Years	3 Years	4 Years	5 Years and above
18 – 25	2.45	4.90	7.35	9.80	12.25
26 – 30	4.57	9.15	13.72	18.29	22.87
31 – 35	5.67	11.35	17.02	22.70	28.37
36 – 40	8.01	16.02	24.03	32.03	40.04
41 – 45	9.77	19.54	29.31	39.08	48.85
46 – 50	12.37	24.74	37.11	49.47	61.84
51 – 55	17.78	35.56	53.34	71.11	88.89
56 – 60	29.79	59.58	89.37	119.16	148.95
61 – 65	51.10	102.21	153.31	204.42	255.52
66 – 70	72.42	144.84	217.26	289.68	362.10
71 – 75	93.74	187.47	281.21	374.94	468.68
76 – 80	115.05	230.10	345.15	460.20	575.25

For other tenures not mentioned above, Interpolation needs to be used.

Relativity for No. of Days of Hospitalisation

No of days of hospitalisation	Relativities
1 day	7.000
2 days	4.000
3 days	2.500
4 days	1.500
5 days	1.000
7 days	0.500
10 days	0.250
15 days	0.150
20 days	0.100
25 days	0.069
30 days	0.055

Relativity for Type of cover

Loan/ Non-Loan Linked	Relativities
Loan Linked	1.00
Non- Loan Linked	1.00

Relativity for change in PED WP

PED WP	Relativities
3 years	1.00
2 years	1.20
1 year	1.40
No waiting period	1.60

Relativity for change in Specific Illness WP

Disease Specific waiting period	Relativities
No waiting period	1.15
1 year	1.08
2 year	1.00

Relativity for change in Initial WP

Initial waiting period	Relativities
No waiting period	1.15
15 days	1.08
30 days	1.00

Waiver of Maternity Cover	1.15
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F. Loss of Salary

Premium (Per mille rates) (excl GST)

Policy Period	1 Year	2 Years	3 Years	4 Years	5 Years
Loan Period/ Age Band	1 Year	2 Years	3 Years	4 Years	5 Years and above
18 – 25	0.16	0.36	0.54	0.72	0.90
26 – 30	0.18	0.38	0.58	0.77	0.97
31 – 35	0.20	0.43	0.67	0.86	1.10
36 – 40	0.27	0.59	0.95	1.31	1.69
41 – 45	0.45	0.99	1.62	2.32	3.06
46 – 50	0.67	1.44	2.29	3.15	4.03
51 – 55	1.24	2.77	4.23	5.51	6.91
56 – 60	2.09	4.64	7.13	9.29	11.65
61 – 65	3.19	7.09	10.84	14.11	17.73

* This cover is restricted to 65 years of age

For other tenures not mentioned above, Interpolation needs to be used.

G. Loss of Job/ Loss of Earnings

	Fixed SA Rate for CI and PTD
Factor applicable	1.00

* This cover is restricted to 65 years of age

Relativity for Type of cover

Benefit Type	Loan/ Non-Loan Linked	Relativities
Critical Illness	Loan Linked	1.00
	Non- Loan Linked	1.25
Personal Accident	Loan Linked	1.00

Non- Loan Linked

1.10

H. Payment Protection

	Fixed SA Rate for CI and PA
Factor applicable	1.00

* This cover is restricted to Loan Linked policies.

I. Family Protection

	Non-loan linked Fixed SA Rate for CI and PA
Factor applicable	1.00

* This cover is restricted to Loan Linked policies and family member up to 65 years of age

J. Education Benefit

	Fixed SA Rate for CI and PA
Factor applicable	1.00

Relativity for Type of cover

Benefit Type	Loan/ Non-Loan Linked	Relativities
Critical Illness	Loan Linked	1.00
	Non- Loan Linked	1.25
Personal Accident	Loan Linked	1.00
	Non- Loan Linked	1.10

K. Infectious Disease

Premium Per mille rate (excl GST)	24.06
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*Since this benefit is available for Non-Loan Linked policies only. Rates have been provided for a tenure of 1 year.

Minimum Hospitalization	Relativities
Option a: 24 hours	1.50
Option b: 48 hours	1.00

Waiting period Option	Relativities
0 days	1.50
7 days	1.25
14 days	1.00
30 days	0.90