

CRITICAL ILLNESS INSURANCE POLICY

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

This document provides key information about your policy. You are also advised to go through your policy document.

Sl. No.	Title	Description (Please refer to applicable policy clause number in next column)	Policy Clause Number												
1.	Name of Insurance Product/ Policy	Critical Illness Insurance Policy													
2.	Policy Number	XXXXXXXXXXXXXXXXXXXXXXX													
3.	Type of Insurance Product/ Policy	Benefit													
4.	Sum Insured (Basis)	<div>Individual Sum Insured<table><tr><td>Sr. No.</td><td>Insured Name</td><td>Base Sum Insured</td></tr><tr><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td></tr></table><p>Note: This is the base Sum Insured for policy. Please refer the policy schedule for cover wise limits.</p></div>	Sr. No.	Insured Name	Base Sum Insured										
Sr. No.	Insured Name	Base Sum Insured													
5.	Policy Coverage (What the Policy Covers)	<p>If an Insured person is diagnosed with a listed Critical Illness while the Policy is in force, we will pay the Sum Insured as opted under the Policy.</p> <div><div>1. First diagnosis of the below-mentioned Illnesses:<div><div>a. Cancer of Specified Severity</div><div>b. Kidney Failure Requiring Regular Dialysis</div><div>c. Primary Pulmonary Arterial Hypertension</div><div>d. Multiple Sclerosis with Persisting Symptoms</div></div></div><div>2. Undergoing for the first time of the following surgical procedures:<div><div>a. Major Organ/ Bone Marrow Transplant</div><div>b. Open Chest CABG</div><div>c. Aorta Graft Surgery</div><div>d. Open Heart Replacement or Repair of Heart Valves</div></div></div></div>	Scope Of Cover & Benefits												

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		3. Occurrence for the first time of the following medical events: <ol style="list-style-type: none"> Stroke Resulting in Permanent Symptoms First Heart Attack of Specified Severity Coma of Specified Severity Total Blindness Permanent Paralysis of Limbs 	
6.	Exclusions (What the policy does not cover)	Following is a partial list of the policy exclusions. Please refer to the policy document for the complete list of exclusions: <ol style="list-style-type: none"> Rest Cure, rehabilitation, and respite care (Code- Excl 05) Hazardous or Adventure Sports (Code- Excl 09) Breach of Law (Code- Excl 10) Treatment for alcoholism, drug or substance abuse or any addictive condition and consequences thereof (Code- Excl 12) Treatments received in health spas, nature cure clinics, spas or similar establishments or private beds Unproven Treatments (Code- Excl 16) 	Exclusions
7.	Waiting period	Initial waiting period: 90 days for all illnesses	Scope of Cover & Benefits
8.	Financial Limits of the Coverage	Not Applicable	
9.	Claims/ Claims Procedure	For claims the Insured Person may submit the necessary documents to TPA/ Company within the prescribed time limit as specified in the Policy Wordings. <ul style="list-style-type: none"> Hospital Network details can be obtained from link: https://www.sbigeneral.in/portal/contact-us/hospital List of Hospitals which are blacklisted or from where no claims will be accepted by the insurer is available in below link: https://www.sbigeneral.in/contact-us/hospital Claim forms can be downloaded from below link: https://www.sbigeneral.in/claim/claims-form-download Note: For cover wise claims procedure, please refer to policy wordings. 	General Conditions 4
10.	Policy Servicing	Email: customer.care@sbigeneral.in Toll-Free number 1800102111 (Monday to Saturday) (8 am - 8 pm). Website: www.sbigeneral.in	

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11.	Grievances/ Complaints	<ul style="list-style-type: none"> You may send your appeal addressed to the Grievance Redressal Officer at: gro@sbigeneral.in. or contact at: 022-45138021 Address: Grievance Redressal Officer, 9th Floor, A & B Wing, Fulcrum Building, Sahar Road, Andheri (East), Mumbai 400 099 List of Grievance Redressal Officers at Branch: https://content.sbigeneral.in/uploads/0449cac1bcd144bbb160d3f6b714fbbd.pdf In case, you are not satisfied with the decision / resolution provided by above authorities you may register your complaint with IRDAI by visiting the below site: https://bimabharosa.irdai.gov.in/Home/Home If your grievance remains unresolved from the date of filing your first complaint or is partially resolved, you may approach the Insurance Ombudsman falling in your jurisdiction for Redressal of your Grievance. The details of the Insurance Ombudsman can be accessed at https://www.cioins.co.in/Ombudsman 	General Conditions, clause 13
12.	Things to remember	<ol style="list-style-type: none"> Free Look Cancellation: The insured will be allowed a period of at least 15 days from the date of receipt of the policy to review the terms and conditions of the policy and to return the same if not acceptable. For detailed conditions and refund summary, please refer to policy wordings. Policy Renewal: The policy shall ordinarily be renewable except on misrepresentation by the insured person on grounds of fraud. 	General Conditions, clause 1, clause 7
13.	Your Obligations	<ul style="list-style-type: none"> If the Insured and/ or Proposer shall make fraud by non-disclosure of valid information or misinformation at the application stage or renewal or advance any claim knowing the same to be false or fraudulent as regards amount or otherwise, this Policy shall be void and all claims or payments hereunder shall be forfeited. 	General Conditions, clause 6

Declaration by the Policy Holder: I have read the above and confirm having noted the details

Place:

Date:/...../.....

Signature of the Policyholder

Note: For product related documents including Customer Information Sheet, kindly refer to the below link: **<https://www.sbigeneral.in/downloads>**

Disclaimer: Corporate & Registered Office: Fulcrum Building, 9th Floor, A & B Wing, Sahar Road, Andheri (East), Mumbai - 400 099. | For SBI General Insurance Company Limited IRDAI Reg. No. 144 dated 15/12/2009 | CIN: U66000MH2009PLC190546 | Critical Illness Insurance Policy UIN: SBIHLIP11004V011011 | SBI Logo displayed belongs to State Bank of India and used by SBI General Insurance Co. Ltd. under license.