



SURAKSHA AUR BHAROSA DONO

AROGYA SANJEEVANI POLICY SBI GENERAL INSURANCE COMPANY LIMITED

Comprehensive Health Insurance
with Affordable Premium



Arogya Sanjeevani Policy, SBI General Insurance Company Limited

Health is Wealth! How often have we heard this saying? However, many of us understand the true value of this saying only when we fall sick. Health is actually wealth; with the rise in medical costs, even simple procedures can cost a lot of money.



Who Can Buy This Policy?

- ▶ Anyone between the age of 18 - 65 Years.
- ▶ Family includes Self, Spouse, Dependent Children, Parents and Parents-in-law only.
- ▶ Dependent children must be between 3 months - 25 years to avail the benefits.






AYUSH Treatment Covered

What Does The Policy Cover?

<p>Hospitalization</p> 	<ul style="list-style-type: none">▶ Room Rent, Boarding & Nursing Expenses - 2% of SI subject to max of ₹ 5,000/- per day.▶ ICU and ICCU Expenses - 5% of SI subject to max of ₹ 10,000/- per day.▶ Surgeon, Anaesthetist, Blood, Medical Practitioner, Consultants, Specialist Fees whether directly paid to treating doctor/surgeon or Hospital.▶ Anaesthesia, blood, oxygen, operation theatre charges, surgical appliances, medicines and drugs, costs towards diagnostics, diagnostic imaging modalities and similar expenses.▶ Other Expenses.<ul style="list-style-type: none">• Cataract - subject to a limit of 25% of Sum Insured or ₹ 40,000/-, whichever is lower, per each eye in one policy year.• Dental treatment due to disease or injury.• Plastic surgery due to disease or injury.• All day care treatments.• Road Ambulance - ₹ 2,000/- per hospitalization.
<p>AYUSH Treatment</p> 	<p>Covers Ayurveda, Unani, Siddha and Homeopathy Inpatient treatment - Up to Sum Insured.</p>

30 Days Pre And 60 Days Post-Hospitalisation Covered

<p>Pre-hospitalisation Medical Expenses</p> 	<p>30 days - Up to Sum Insured</p>	
<p>Post-hospitalisation Medical Expenses</p> 	<p>60 days - Up to Sum Insured</p>	
<p>Advanced Procedures</p> 	<ul style="list-style-type: none"> ▶ Uterine Artery Embolization and HIFU . ▶ Balloon Sinuplasty. ▶ Deep Brain Stimulation. ▶ Oral Chemotherapy. ▶ Immunotherapy - Monoclonal Antibody to be given as injection. ▶ Intra Vitreal Injections ▶ Robotic Surgeries. ▶ Stereotactic Radio Surgeries. ▶ Bronchial Thermoplasty. ▶ Vapourisation of the Prostrate (Green laser treatment or holmium laser treatment). ▶ IONM (Intra Operative Neuro Monitoring). ▶ Stem Cell Therapy. (Hematopoietic stem cells for bone marrow transplant for haematological conditions to be covered). 	<p>50% of Sum Insured</p>

5% Co-pay Applicable On All Admissible Claim

What Are The Key Features Of The Policy?

- ▶ Minimum Sum Insured: ₹50,000
- ▶ Maximum Sum Insured: ₹10,00,000
- ▶ Premium Payment Annually, Half Yearly, Quarterly or Monthly.
- ▶ Annual Policy - to be renewed every year.
- ▶ No Health check up - up to 55 years with no Pre-Existing Diseases.
- ▶ Free Look Period of 15 days.
- ▶ Lifelong renewal.
- ▶ Option of cashless claims and post-event claim reimbursement.
- ▶ Minimum entry age for children is 3 months.
- ▶ Maximum entry age is 65 years.
- ▶ Tax savings under Sec 80D.
- ▶ Cumulative Bonus will accumulate at 5% for every claim-free year provided Policy is renewed without break; maximum limit is 50% of SI.

What Is The Waiting Period?

Description	Waiting period
Pre-Existing Diseases	48 months
Treatment of illness (except accidents)	30 days, except for accidents
Treatment for joint replacement	48 months, except for accidents
Age-related Osteoarthritis & Osteoporosis	48 months
Certain Specific illnesses	24 months

If the insured has had continuous health insurance from another insurer which has been ported to us, then the waiting period might be waived off. Please refer to Policy document for more details.

Fast, Fair & Transparent Claim Management

Prohibition of Rebates

Section 41 in The Insurance Act, 1938 as amended by Insurance Law (Amendment) Act, 2015:

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the Policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.
2. Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to ₹10lakhs.

What is the Claims Procedure?

Our dedicated and experienced claims team aims to deliver a fast, fair, convenient and transparent process to settle your claims. The claims team will...



Provide assistance in emergency situations



Keep you informed of the progress of your claim

How do you make a Claim?

In case of an accident or illness that requires hospitalisation or day care, you can notify either us or our TPA, by call or email.

Type of Hospitalisation	Notification period
Planned Hospitalisation	Within 48 hours of Hospitalisation and before discharge from the Hospital, whichever is earlier.
Emergency Hospitalisation	Within 24 hours of Hospitalisation and before discharge from the Hospital, whichever is earlier.

Tax Savings under Sec 80D

Major Exclusions

- ▶ Diagnostic investigations
- ▶ Rest cure, rehabilitation & respite care
- ▶ Obesity and weight control for certain cases
- ▶ Gender change procedures
- ▶ Plastic or cosmetic surgery unless due to illness/injury
- ▶ Injury due to Hazardous or Adventure sports
- ▶ Breach of law
- ▶ Alcohol, drug or substance addiction/abuse
- ▶ Dietary and OTC supplements unless prescribed by a medical practitioner as part of hospitalisation, claim or day care procedure
- ▶ Refractive error
- ▶ Unproven/experimental treatments
- ▶ Sterility and infertility
- ▶ Maternity expenses except ectopic pregnancy
- ▶ War and war-like situations
- ▶ Domiciliary Hospitalisation and OPD treatment
- ▶ Treatment outside India

The above list is only indicative in nature. For details of coverage and exclusion, please refer to the Policy document or contact our nearest branch.

Save Tax under Sec 80D with SBI General

Please note tax benefits are subject to existing tax laws.

Discounts

2.5%

Non Floater Discount
for 2 Adults

5%

Non Floater Discount
for more than 2 Adults


PREMIUM RATE CALCULATION CHART


Coverage opted on individual basis covering each member of the family separately (at a single point in time)			Coverage opted on individual basis covering multiple members of the family under a single policy (Sum Insured is available for each member of the family)				Coverage opted on family floater basis with overall Sum Insured (Only one Sum Insured is available for the entire family)			
Age of the members insured	Premium (₹)	Sum Insured (₹)	Premium (₹)	Discount, if any Family member discount)	Premium after Discount (₹)	Sum Insured (₹)	Premium or consolidated premium for all members of family (₹)	Floater discount if any	Premium after discount (₹)	Sum Insured (₹)
35 yrs.	4,501	5,00,000	4,501	5%	4276	5,00,000	30,535	0	30535	5,00,000
30 yrs.	4,501	5,00,000	4,501	5%	4276	5,00,000				
15 yrs.	NA	NA	2,879	5%	2735	5,00,000				
10 yrs.	NA	NA	2,879	5%	2735	5,00,000				
60 yrs.	11,924	5,00,000	11,924	5%	11328	5,00,000				
55 yrs.	7,920	5,00,000	7,920	5%	7524	5,00,000				
Total Premium for all members of the Family is ₹ 28,846/- when each member is covered separately. Sum Insured available for each individual is ₹ 5,00,000/-			Total Premium for all members of the Family is ₹ 32,874/- when they are covered under a single policy. Sum Insured available for each family member is ₹ 5,00,000/-				Total Premium when policy is opted on floater basis is ₹ 30,535/- Sum Insured of ₹ 5,00,000/- is available for the entire family.			



Note:



- Premium rates are specified in the above illustration is standard premium rates without considering any loading. Also, the premium rates are exclusive of taxes applicable.
- The above illustration is for Arogya Sanjeevani, SBI General Insurance Company Limited
- Family size is considered 6 members = 2 A + 2 Dependent Child + 2 Dependent Parents. i. e. 4A+ 2C
- Illustration is given for Sum Insured ₹ 5 Lac
- Please note above rates are exclusive GST.


Premium Chart (Excluding GST)

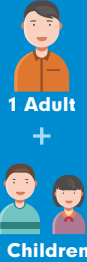
Individual Plan 	Sum Insured (Rs.)										
	Age Band	50000	100000	150000	200000	250000	300000	350000	400000	450000	500000
3m-18Y	705	1,185	1,499	1,812	2,010	2,209	2,482	2,639	2,759	2,879	
19Y-35Y	1,000	1,775	2,280	2,786	3,107	3,427	3,860	4,113	4,307	4,501	
36Y-45Y	1,111	2,025	2,622	3,218	3,597	3,975	4,483	4,781	5,010	5,238	
46Y-55Y	1,827	3,178	4,060	4,941	5,500	6,059	6,803	7,244	7,582	7,920	
56Y-60Y	2,555	4,634	5,990	7,346	8,206	9,066	10,206	10,884	11,404	11,924	
61Y-65Y	3,235	5,994	7,794	9,594	10,736	11,877	13,386	14,286	14,976	15,667	
66Y-70Y	4,063	7,650	9,990	12,330	13,814	15,298	17,257	18,427	19,324	20,221	
71Y-75Y	4,780	9,085	11,893	14,701	16,481	18,262	20,611	22,016	23,092	24,169	
75Y +	5,641	10,807	14,176	17,546	19,683	21,819	24,637	26,322	27,614	28,906	

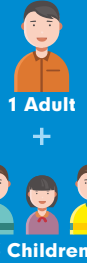
Individual Plan 	Sum Insured (Rs.)										
	Age Band	550000	600000	650000	700000	750000	800000	850000	900000	950000	1000000
3m-18Y	3,043	3,207	3,283	3,359	3,422	3,485	3,533	3,581	3,631	3,681	
19Y-35Y	4,768	5,035	5,157	5,280	5,382	5,484	5,561	5,639	5,719	5,799	
36Y-45Y	5,742	6,247	6,401	6,556	6,684	6,812	6,910	7,008	7,108	7,209	
46Y-55Y	8,738	9,556	9,788	10,020	10,213	10,405	10,552	10,699	10,850	11,002	
56Y-60Y	13,183	14,442	14,799	15,156	15,451	15,747	15,974	16,200	16,432	16,665	
61Y-65Y	17,337	19,008	19,482	19,955	20,348	20,741	21,041	21,341	21,650	21,959	
66Y-70Y	22,393	24,565	25,181	25,797	26,307	26,818	27,208	27,598	28,000	28,402	
71Y-75Y	26,775	29,381	30,120	30,859	31,472	32,085	32,553	33,021	33,503	33,985	
75Y +	32,033	35,160	36,047	36,934	37,670	38,405	38,966	39,528	40,107	40,685	

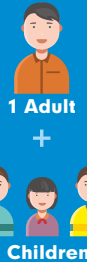
Floater Plan  1 Adult  1 Child	Sum Insured (Rs.)										
	Age Band	50000	100000	150000	200000	250000	300000	350000	400000	450000	500000
3m-18Y	-	-	-	-	-	-	-	-	-	-	
19Y-35Y	1,680	2,910	3,712	4,515	5,024	5,533	6,225	6,626	6,934	7,242	
36Y-45Y	1,788	3,155	4,046	4,938	5,503	6,069	6,834	7,280	7,622	7,964	
46Y-55Y	2,495	4,290	5,461	6,632	7,375	8,117	9,114	9,699	10,148	10,597	
56Y-60Y	3,208	5,717	7,353	8,989	10,026	11,064	12,448	13,267	13,894	14,521	
61Y-65Y	3,875	7,050	9,121	11,192	12,505	13,818	15,565	16,601	17,395	18,189	
66Y-70Y	4,686	8,673	11,273	13,873	15,522	17,171	19,358	20,659	21,656	22,652	
71Y-75Y	5,389	10,079	13,137	16,196	18,136	20,076	22,646	24,175	25,348	26,521	
75Y +	6,233	11,766	15,375	18,984	21,273	23,562	26,591	28,396	29,779	31,163	


Floater Plan  1 Adult +  1 Child	Sum Insured (Rs.)										
	Age Band	550000	600000	650000	700000	750000	800000	850000	900000	950000	1000000
3m-18Y	-	-	-	-	-	-	-	-	-	-	
19Y-35Y	7,664	8,087	8,281	8,476	8,637	8,799	8,922	9,046	9,173	9,300	
36Y-45Y	8,619	9,274	9,500	9,725	9,913	10,100	10,243	10,386	10,533	10,681	
46Y-55Y	11,560	12,523	12,824	13,126	13,377	13,627	13,818	14,009	14,206	14,403	
56Y-60Y	15,916	17,310	17,735	18,159	18,511	18,862	19,131	19,400	19,677	19,953	
61Y-65Y	19,987	21,785	22,324	22,863	23,309	23,756	24,097	24,438	24,790	25,141	
66Y-70Y	24,942	27,231	27,909	28,587	29,149	29,711	30,141	30,570	31,013	31,455	
71Y-75Y	29,236	31,951	32,750	33,549	34,211	34,873	35,379	35,885	36,406	36,927	
75Y +	34,389	37,615	38,558	39,502	40,284	41,066	41,664	42,262	42,877	43,493	


Floater Plan  1 Adult + 2 Children	Sum Insured (Rs.)										
	Age Band	50000	100000	150000	200000	250000	300000	350000	400000	450000	500000
3m-18Y	-	-	-	-	-	-	-	-	-	-	-
19Y-35Y	2,358	4,041	5,139	6,237	6,934	7,630	8,581	9,130	9,551	9,972	
36Y-45Y	2,465	4,283	5,470	6,656	7,408	8,161	9,183	9,777	10,232	10,686	
46Y-55Y	3,168	5,410	6,873	8,336	9,263	10,191	11,443	12,174	12,735	13,296	
56Y-60Y	3,873	6,822	8,745	10,668	11,888	13,108	14,743	15,705	16,442	17,180	
61Y-65Y	4,533	8,142	10,495	12,849	14,341	15,834	17,828	19,005	19,908	20,810	
66Y-70Y	5,336	9,748	12,625	15,502	17,327	19,152	21,583	23,022	24,125	25,228	
71Y-75Y	6,032	11,140	14,471	17,802	19,915	22,028	24,837	26,503	27,780	29,057	
75Y +	6,867	12,810	16,686	20,562	23,020	25,478	28,741	30,680	32,166	33,652	

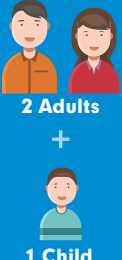
Floater Plan  1 Adult + 2 Children	Sum Insured (Rs.)										
	Age Band	550000	600000	650000	700000	750000	800000	850000	900000	950000	1000000
3m-18Y	-	-	-	-	-	-	-	-	-	-	-
19Y-35Y	10,550	11,127	11,393	11,660	11,881	12,102	12,270	12,439	12,613	12,787	
36Y-45Y	11,494	12,302	12,599	12,896	13,143	13,389	13,577	13,766	13,959	14,153	
46Y-55Y	14,408	15,520	15,893	16,265	16,574	16,883	17,119	17,355	17,598	17,840	
56Y-60Y	18,719	20,259	20,753	21,246	21,656	22,065	22,378	22,690	23,012	23,334	
61Y-65Y	22,749	24,688	25,295	25,902	26,405	26,909	27,293	27,677	28,073	28,469	
66Y-70Y	27,653	30,079	30,824	31,568	32,186	32,803	33,275	33,747	34,233	34,718	
71Y-75Y	31,904	34,750	35,615	36,479	37,196	37,912	38,459	39,007	39,571	40,134	
75Y +	37,004	40,356	41,364	42,372	43,207	44,042	44,681	45,319	45,976	46,634	

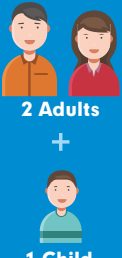
Floater Plan  1 Adult + 3 Children	Sum Insured (Rs.)										
	Age Band	50000	100000	150000	200000	250000	300000	350000	400000	450000	500000
3m-18Y	-	-	-	-	-	-	-	-	-	-	-
19Y-35Y	3,026	5,154	6,541	7,928	8,808	9,688	10,892	11,586	12,118	12,650	
36Y-45Y	3,132	5,393	6,867	8,342	9,278	10,213	11,488	12,226	12,791	13,356	
46Y-55Y	3,830	6,511	8,259	10,007	11,116	12,225	13,727	14,601	15,271	15,942	
56Y-60Y	4,529	7,908	10,112	12,316	13,714	15,112	16,993	18,096	18,941	19,786	
61Y-65Y	5,182	9,214	11,844	14,474	16,142	17,810	20,047	21,362	22,370	23,379	
66Y-70Y	5,977	10,804	13,952	17,100	19,097	21,094	23,762	25,337	26,544	27,751	
71Y-75Y	6,665	12,181	15,779	19,376	21,658	23,940	26,983	28,782	30,161	31,541	
75Y +	7,492	13,834	17,971	22,108	24,731	27,355	30,847	32,916	34,502	36,088	


Floater Plan  1 Adult + 3 Children	Sum Insured (Rs.)										
	Age Band	550000	600000	650000	700000	750000	800000	850000	900000	950000	1000000
3m-18Y	-	-	-	-	-	-	-	-	-	-	-
19Y-35Y	13,379	14,108	14,445	14,781	15,060	15,339	15,553	15,766	15,985	16,205	
36Y-45Y	14,313	15,270	15,637	16,005	16,309	16,613	16,846	17,078	17,318	17,557	
46Y-55Y	17,200	18,459	18,900	19,342	19,708	20,074	20,354	20,633	20,921	21,209	
56Y-60Y	21,467	23,148	23,710	24,272	24,737	25,203	25,558	25,914	26,280	26,646	
61Y-65Y	25,455	27,532	28,206	28,879	29,438	29,996	30,423	30,850	31,289	31,728	
66Y-70Y	30,309	32,867	33,677	34,487	35,159	35,830	36,343	36,856	37,385	37,913	
71Y-75Y	34,516	37,490	38,419	39,347	40,117	40,886	41,474	42,062	42,668	43,273	
75Y +	39,563	43,039	44,109	45,179	46,066	46,954	47,631	48,309	49,007	49,705	

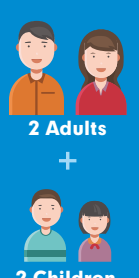
		Sum Insured (Rs.)									
		Age Band	50000	100000	150000	200000	250000	300000	350000	400000	450000
Floater Plan  2 Adults	3m-18Y	-	-	-	-	-	-	-	-	-	-
	19Y-35Y	1,690	2,930	3,739	4,548	5,061	5,574	6,271	6,676	6,986	7,296
	36Y-45Y	1,855	3,319	4,273	5,228	5,833	6,438	7,255	7,732	8,098	8,464
	46Y-55Y	3,113	5,275	6,686	8,096	8,991	9,885	11,078	11,784	12,325	12,865
	56Y-60Y	4,277	7,604	9,774	11,944	13,320	14,696	16,523	17,608	18,440	19,272
	61Y-65Y	5,366	9,781	12,661	15,541	17,367	19,193	21,611	23,052	24,156	25,260
	66Y-70Y	6,690	12,430	16,174	19,918	22,292	24,666	27,804	29,677	31,112	32,548
	71Y-75Y	7,838	14,726	19,218	23,711	26,560	29,410	33,172	35,418	37,141	38,863
	75Y +	9,216	17,481	22,872	28,263	31,682	35,101	39,612	42,309	44,376	46,443

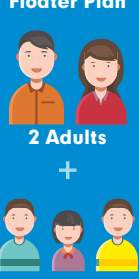
		Sum Insured (Rs.)									
		Age Band	550000	600000	650000	700000	750000	800000	850000	900000	950000
Floater Plan  2 Adults	3m-18Y	-	-	-	-	-	-	-	-	-	-
	19Y-35Y	7,723	8,150	8,347	8,543	8,706	8,868	8,993	9,117	9,245	9,373
	36Y-45Y	9,271	10,077	10,324	10,572	10,777	10,981	11,138	11,295	11,456	11,617
	46Y-55Y	14,174	15,484	15,855	16,226	16,534	16,842	17,077	17,312	17,554	17,796
	56Y-60Y	21,286	23,300	23,871	24,443	24,916	25,389	25,751	26,113	26,486	26,858
	61Y-65Y	27,933	30,606	31,364	32,122	32,751	33,379	33,859	34,339	34,834	35,328
	66Y-70Y	36,023	39,497	40,483	41,468	42,285	43,102	43,726	44,351	44,993	45,636
	71Y-75Y	43,033	47,203	48,386	49,569	50,549	51,529	52,278	53,027	53,798	54,570
	75Y +	51,446	56,450	57,869	59,289	60,465	61,641	62,540	63,439	64,364	65,290

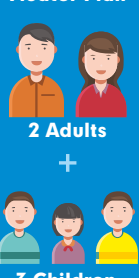
		Sum Insured (Rs.)									
		Age Band	50000	100000	150000	200000	250000	300000	350000	400000	450000
Floater Plan  2 Adults + 1 Child	3m-18Y	-	-	-	-	-	-	-	-	-	-
	19Y-35Y	2,278	3,882	4,929	5,975	6,638	7,302	8,209	8,733	9,134	9,535
	36Y-45Y	2,441	4,266	5,456	6,646	7,400	8,155	9,180	9,775	10,231	10,687
	46Y-55Y	3,690	6,205	7,845	9,485	10,526	11,566	12,962	13,783	14,412	15,041
	56Y-60Y	4,840	8,505	10,895	13,285	14,801	16,317	18,339	19,534	20,451	21,367
	61Y-65Y	5,915	10,654	13,745	16,837	18,797	20,758	23,364	24,910	26,095	27,280
	66Y-70Y	7,223	13,270	17,215	21,159	23,661	26,162	29,479	31,452	32,964	34,477
	71Y-75Y	8,356	15,537	20,221	24,905	27,876	30,846	34,780	37,122	38,918	40,714
	75Y +	9,717	18,258	23,829	29,400	32,933	36,467	41,140	43,926	46,062	48,198


		Sum Insured (Rs.)									
		Age Band	550000	600000	650000	700000	750000	800000	850000	900000	950000
Floater Plan  2 Adults + 1 Child	3m-18Y	-	-	-	-	-	-	-	-	-	-
	19Y-35Y	10,086	10,638	10,892	11,146	11,356	11,566	11,727	11,888	12,054	12,219
	36Y-45Y	11,614	12,540	12,844	13,148	13,400	13,652	13,845	14,038	14,236	14,434
	46Y-55Y	16,463	17,886	18,312	18,739	19,093	19,446	19,716	19,987	20,265	20,543
	56Y-60Y	23,486	25,604	26,228	26,853	27,370	27,887	28,283	28,678	29,085	29,492
	61Y-65Y	30,050	32,819	33,628	34,436	35,107	35,777	36,289	36,801	37,329	37,856
	66Y-70Y	38,038	41,599	42,632	43,666	44,522	45,378	46,033	46,687	47,361	48,035
	71Y-75Y	44,961	49,209	50,437	51,664	52,682	53,700	54,478	55,255	56,056	56,857
	75Y +	53,269	58,340	59,802	61,263	62,474	63,686	64,611	65,537	66,490	67,443


Floater Plan  2 Adults + 2 Children		Sum Insured (Rs.)										
		Age Band	50000	100000	150000	200000	250000	300000	350000	400000	450000	500000
		3m-18Y	-	-	-	-	-	-	-	-	-	-
		19Y-35Y	2,858	4,816	6,093	7,370	8,180	8,991	10,102	10,741	11,231	11,721
		36Y-45Y	3,018	5,194	6,613	8,032	8,932	9,832	11,060	11,769	12,314	12,858
		46Y-55Y	4,258	7,115	8,979	10,843	12,025	13,207	14,802	15,734	16,448	17,163
		56Y-60Y	5,393	9,386	11,990	14,594	16,246	17,898	20,110	21,412	22,411	23,409
		61Y-65Y	6,454	11,508	14,805	18,101	20,192	22,282	25,071	26,720	27,984	29,248
		66Y-70Y	7,746	14,091	18,230	22,369	24,994	27,619	31,110	33,179	34,766	36,353
		71Y-75Y	8,865	16,330	21,198	26,067	29,155	32,243	36,343	38,778	40,644	42,511
		75Y +	10,208	19,016	24,761	30,505	34,149	37,793	42,622	45,495	47,698	49,901

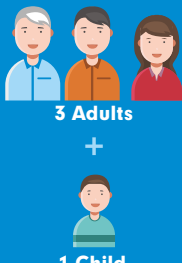
Floater Plan  2 Adults + 2 Children		Sum Insured (Rs.)										
		Age Band	550000	600000	650000	700000	750000	800000	850000	900000	950000	1000000
		3m-18Y	-	-	-	-	-	-	-	-	-	-
		19Y-35Y	12,393	13,066	13,376	13,686	13,943	14,200	14,396	14,592	14,794	14,997
		36Y-45Y	13,900	14,943	15,303	15,662	15,960	16,258	16,486	16,714	16,948	17,183
		46Y-55Y	18,696	20,228	20,709	21,189	21,587	21,986	22,290	22,594	22,908	23,221
		56Y-60Y	25,629	27,849	28,525	29,200	29,760	30,320	30,748	31,176	31,616	32,057
		61Y-65Y	32,110	34,973	35,830	36,688	37,399	38,110	38,653	39,196	39,756	40,315
		66Y-70Y	39,997	43,642	44,721	45,800	46,695	47,590	48,274	48,957	49,661	50,365
		71Y-75Y	46,833	51,155	52,426	53,698	54,752	55,806	56,611	57,417	58,246	59,075
		75Y +	55,036	60,171	61,673	63,175	64,420	65,665	66,617	67,568	68,548	69,528


Floater Plan  2 Adults + 3 Children		Sum Insured (Rs.)										
		Age Band	50000	100000	150000	200000	250000	300000	350000	400000	450000	500000
		3m-18Y	-	-	-	-	-	-	-	-	-	-
		19Y-35Y	3,457	5,790	7,311	8,833	9,798	10,763	12,091	12,851	13,435	14,018
		36Y-45Y	3,617	6,168	7,831	9,495	10,550	11,605	13,048	13,880	14,517	15,155
		46Y-55Y	4,857	8,089	10,197	12,305	13,642	14,979	16,790	17,844	18,652	19,461
		56Y-60Y	5,992	10,360	13,208	16,057	17,864	19,670	22,098	23,523	24,615	25,707
		61Y-65Y	7,054	12,482	16,023	19,564	21,809	24,055	27,059	28,830	30,188	31,545
		66Y-70Y	8,345	15,065	19,448	23,831	26,611	29,391	33,098	35,290	36,970	38,651
		71Y-75Y	9,464	17,304	22,417	27,530	30,773	34,016	38,331	40,888	42,848	44,809
		75Y +	10,807	19,990	25,979	31,968	35,767	39,565	44,610	47,606	49,902	52,198


Floater Plan  2 Adults + 3 Children		Sum Insured (Rs.)										
		Age Band	550000	600000	650000	700000	750000	800000	850000	900000	950000	1000000
		3m-18Y	-	-	-	-	-	-	-	-	-	-
		19Y-35Y	14,819	15,619	15,989	16,358	16,664	16,970	17,204	17,438	17,679	17,919
		36Y-45Y	16,326	17,497	17,916	18,334	18,682	19,029	19,294	19,559	19,832	20,106
		46Y-55Y	21,121	22,782	23,322	23,861	24,309	24,756	25,098	25,440	25,792	26,144
		56Y-60Y	28,055	30,403	31,138	31,872	32,481	33,090	33,556	34,021	34,500	34,980
		61Y-65Y	34,536	37,526	38,443	39,360	40,120	40,880	41,461	42,042	42,640	43,238
		66Y-70Y	42,423	46,195	47,334	48,473	49,417	50,360	51,082	51,803	52,545	53,288
		71Y-75Y	49,259	53,709	55,039	56,370	57,473	58,576	59,419	60,262	61,130	61,998
		75Y +	57,461	62,724	64,286	65,847	67,142	68,436	69,425	70,414	71,432	72,451


		Sum Insured (Rs.)									
		Age Band	50000	100000	150000	200000	250000	300000	350000	400000	450000
Floater Plan  3 Adults	3m-18Y	-	-	-	-	-	-	-	-	-	-
	19Y-35Y	2,511	4,348	5,546	6,745	7,504	8,264	9,298	9,898	10,357	10,816
	36Y-45Y	2,593	4,540	5,810	7,080	7,885	8,691	9,784	10,419	10,906	11,393
	46Y-55Y	3,217	5,510	7,005	8,500	9,448	10,396	11,675	12,423	12,996	13,569
	56Y-60Y	3,792	6,659	8,530	10,400	11,586	12,772	14,363	15,298	16,015	16,733
	61Y-65Y	4,550	8,175	10,539	12,904	14,404	15,903	17,906	19,089	19,995	20,902
	66Y-70Y	5,089	9,368	12,159	14,950	16,720	18,490	20,843	22,239	23,309	24,379
	71Y-75Y	6,962	12,498	16,109	19,720	22,010	24,300	27,337	29,142	30,527	31,911
	75Y +	7,642	13,858	17,913	21,968	24,539	27,111	30,517	32,544	34,099	35,654


		Sum Insured (Rs.)									
		Age Band	550000	600000	650000	700000	750000	800000	850000	900000	950000
Floater Plan  3 Adults	3m-18Y	-	-	-	-	-	-	-	-	-	-
	19Y-35Y	11,449	12,081	12,372	12,663	12,904	13,145	13,329	13,514	13,703	13,893
	36Y-45Y	12,212	13,032	13,348	13,664	13,926	14,188	14,388	14,588	14,794	15,001
	46Y-55Y	14,637	15,705	16,082	16,460	16,772	17,085	17,324	17,563	17,809	18,055
	56Y-60Y	18,149	19,565	20,041	20,517	20,911	21,306	21,607	21,909	22,219	22,529
	61Y-65Y	23,018	25,135	25,753	26,372	26,884	27,397	27,789	28,180	28,584	28,987
	66Y-70Y	26,891	29,404	30,134	30,865	31,471	32,077	32,539	33,002	33,479	33,955
	71Y-75Y	35,263	38,615	39,565	40,516	41,304	42,092	42,694	43,296	43,916	44,536
	75Y +	39,417	43,180	44,248	45,315	46,200	47,085	47,761	48,437	49,133	49,829


		Sum Insured (Rs.)									
		Age Band	50000	100000	150000	200000	250000	300000	350000	400000	450000
Floater Plan  3 Adults + 1 Child	3m-18Y	-	-	-	-	-	-	-	-	-	-
	19Y-35Y	3,088	5,276	6,703	8,130	9,036	9,941	11,178	11,892	12,439	12,986
	36Y-45Y	3,168	5,465	6,963	8,461	9,411	10,362	11,656	12,406	12,980	13,554
	46Y-55Y	3,788	6,425	8,146	9,867	10,958	12,049	13,527	14,388	15,047	15,707
	56Y-60Y	4,355	7,561	9,652	11,742	13,068	14,394	16,181	17,227	18,029	18,830
	61Y-65Y	5,104	9,057	11,636	14,215	15,850	17,486	19,680	20,970	21,958	22,947
	66Y-70Y	5,634	10,234	13,234	16,234	18,136	20,039	22,578	24,078	25,228	26,379
	71Y-75Y	7,491	13,332	17,142	20,951	23,367	25,783	28,997	30,902	32,363	33,823
	75Y +	8,163	14,675	18,923	23,170	25,864	28,558	32,137	34,261	35,890	37,518


		Sum Insured (Rs.)									
		Age Band	550000	600000	650000	700000	750000	800000	850000	900000	950000
Floater Plan  3 Adults + 1 Child	3m-18Y	-	-	-	-	-	-	-	-	-	-
	19Y-35Y	13,739	14,491	14,838	15,184	15,471	15,758	15,978	16,197	16,423	16,649
	36Y-45Y	14,492	15,430	15,801	16,172	16,480	16,788	17,023	17,258	17,500	17,742
	46Y-55Y	16,890	18,072	18,504	18,936	19,294	19,651	19,925	20,198	20,480	20,761
	56Y-60Y	20,357	21,883	22,412	22,941	23,380	23,819	24,154	24,489	24,834	25,179
	61Y-65Y	25,165	27,382	28,052	28,722	29,277	29,833	30,257	30,681	31,118	31,555
	66Y-70Y	28,987	31,596	32,377	33,157	33,804	34,452	34,946	35,441	35,950	36,459
	71Y-75Y	37,261	40,698	41,696	42,694	43,521	44,348	44,980	45,612	46,262	46,913
	75Y +	41,362	45,206	46,319	47,432	48,355	49,277	49,982	50,687	51,413	52,139


Floater Plan  3 Adults + 2 Children	Sum Insured (Rs.)										
	Age Band	50000	100000	150000	200000	250000	300000	350000	400000	450000	500000
3m-18Y	-	-	-	-	-	-	-	-	-	-	-
19Y-35Y	3,687	6,250	7,921	9,593	10,653	11,713	13,166	14,002	14,643	15,284	
36Y-45Y	3,767	6,439	8,181	9,924	11,029	12,134	13,644	14,516	15,184	15,852	
46Y-55Y	4,387	7,399	9,364	11,329	12,575	13,821	15,515	16,498	17,251	18,005	
56Y-60Y	4,955	8,535	10,870	13,205	14,686	16,167	18,169	19,337	20,233	21,128	
61Y-65Y	5,703	10,031	12,854	15,678	17,468	19,259	21,668	23,080	24,162	25,245	
66Y-70Y	6,234	11,208	14,452	17,696	19,754	21,811	24,566	26,188	27,432	28,676	
71Y-75Y	8,091	14,306	18,360	22,414	24,985	27,556	30,985	33,012	34,567	36,121	
75Y +	8,762	15,649	20,141	24,633	27,482	30,331	34,125	36,371	38,094	39,816	


Floater Plan  3 Adults + 2 Children	Sum Insured (Rs.)										
	Age Band	550000	600000	650000	700000	750000	800000	850000	900000	950000	1000000
3m-18Y	-	-	-	-	-	-	-	-	-	-	-
19Y-35Y	16,164	17,045	17,451	17,856	18,193	18,529	18,786	19,043	19,307	19,572	
36Y-45Y	16,918	17,983	18,414	18,844	19,201	19,558	19,831	20,103	20,384	20,665	
46Y-55Y	19,315	20,626	21,117	21,608	22,015	22,422	22,733	23,044	23,364	23,684	
56Y-60Y	22,782	24,437	25,025	25,614	26,101	26,589	26,962	27,334	27,718	28,102	
61Y-65Y	27,590	29,936	30,665	31,394	31,999	32,603	33,065	33,527	34,002	34,478	
66Y-70Y	31,413	34,150	34,990	35,830	36,526	37,222	37,754	38,286	38,834	39,382	
71Y-75Y	39,686	43,252	44,309	45,366	46,242	47,118	47,788	48,457	49,147	49,836	
75Y +	43,788	47,760	48,932	50,104	51,076	52,048	52,790	53,533	54,298	55,062	


Floater Plan  3 Adults + 3 Children	Sum Insured (Rs.)										
	Age Band	50000	100000	150000	200000	250000	300000	350000	400000	450000	500000
3m-18Y	-	-	-	-	-	-	-	-	-	-	-
19Y-35Y	4,286	7,224	9,140	11,056	12,271	13,486	15,154	16,112	16,847	17,581	
36Y-45Y	4,366	7,413	9,400	11,386	12,647	13,907	15,632	16,626	17,388	18,150	
46Y-55Y	4,986	8,373	10,583	12,792	14,193	15,594	17,503	18,608	19,455	20,302	
56Y-60Y	5,554	9,509	12,088	14,668	16,304	17,939	20,157	21,447	22,436	23,425	
61Y-65Y	6,302	11,005	14,073	17,140	19,086	21,031	23,656	25,190	26,366	27,542	
66Y-70Y	6,833	12,182	15,670	19,159	21,371	23,584	26,554	28,298	29,636	30,974	
71Y-75Y	8,690	15,280	19,578	23,876	26,602	29,328	32,973	35,123	36,771	38,419	
75Y +	9,362	16,623	21,359	26,095	29,099	32,103	36,113	38,481	40,297	42,113	


Floater Plan  3 Adults + 3 Children	Sum Insured (Rs.)										
	Age Band	550000	600000	650000	700000	750000	800000	850000	900000	950000	1000000
3m-18Y	-	-	-	-	-	-	-	-	-	-	-
19Y-35Y	18,590	19,599	20,063	20,528	20,914	21,299	21,594	21,888	22,192	22,495	
36Y-45Y	19,343	20,537	21,027	21,517	21,923	22,329	22,639	22,949	23,268	23,588	
46Y-55Y	21,741	23,180	23,730	24,280	24,736	25,192	25,541	25,889	26,248	26,607	
56Y-60Y	25,208	26,990	27,638	28,286	28,823	29,359	29,770	30,180	30,602	31,025	
61Y-65Y	30,016	32,490	33,278	34,067	34,720	35,374	35,873	36,372	36,887	37,401	
66Y-70Y	33,838	36,703	37,603	38,502	39,247	39,993	40,562	41,132	41,718	42,305	
71Y-75Y	42,112	45,805	46,922	48,038	48,963	49,889	50,596	51,303	52,031	52,759	
75Y +	46,213	50,313	51,545	52,777	53,798	54,818	55,599	56,379	57,182	57,985	


Floater Plan  4 Adults		Sum Insured (Rs.)										
		Age Band	50000	100000	150000	200000	250000	300000	350000	400000	450000	500000
		3m-18Y	-	-	-	-	-	-	-	-	-	-
		19Y-35Y	3,318	5,736	7,313	8,890	9,891	10,891	12,253	13,042	13,647	14,251
		36Y-45Y	3,535	6,171	7,890	9,610	10,700	11,790	13,271	14,130	14,790	15,449
		46Y-55Y	4,718	8,035	10,199	12,363	13,735	15,107	16,952	18,034	18,864	19,694
		56Y-60Y	5,853	10,306	13,210	16,114	17,956	19,798	22,260	23,713	24,826	25,940
		61Y-65Y	7,132	12,863	16,602	20,340	22,711	25,082	28,240	30,109	31,543	32,976
		66Y-70Y	8,308	15,331	19,912	24,493	27,398	30,303	34,157	36,447	38,204	39,960
		71Y-75Y	10,725	19,549	25,304	31,059	34,710	38,360	43,192	46,071	48,277	50,484
		75Y +	12,068	22,235	28,866	35,498	39,704	43,909	49,472	52,788	55,331	57,874


Floater Plan  4 Adults		Sum Insured (Rs.)										
		Age Band	550000	600000	650000	700000	750000	800000	850000	900000	950000	1000000
		3m-18Y	-	-	-	-	-	-	-	-	-	-
		19Y-35Y	15,084	15,917	16,299	16,682	17,000	17,317	17,560	17,802	18,052	18,302
		36Y-45Y	16,652	17,854	18,287	18,719	19,078	19,436	19,710	19,984	20,266	20,548
		46Y-55Y	21,386	23,079	23,632	24,186	24,645	25,103	25,454	25,804	26,165	26,526
		56Y-60Y	28,320	30,700	31,448	32,197	32,817	33,437	33,912	34,386	34,874	35,362
		61Y-65Y	36,369	39,761	40,741	41,722	42,534	43,346	43,967	44,588	45,227	45,867
		66Y-70Y	44,135	48,309	49,511	50,713	51,709	52,705	53,467	54,228	55,012	55,796
		71Y-75Y	55,826	61,168	62,683	64,198	65,454	66,710	67,669	68,629	69,617	70,605
		75Y +	64,029	70,184	71,930	73,675	75,122	76,569	77,675	78,780	79,919	81,057


Floater Plan  4 Adults + 1 Child		Sum Insured (Rs.)										
		Age Band	50000	100000	150000	200000	250000	300000	350000	400000	450000	500000
		3m-18Y	-	-	-	-	-	-	-	-	-	-
		19Y-35Y	3,917	6,710	8,531	10,353	11,508	12,663	14,241	15,152	15,850	16,549
		36Y-45Y	4,135	7,145	9,109	11,072	12,317	13,563	15,259	16,241	16,993	17,746
		46Y-55Y	5,317	9,009	11,417	13,825	15,353	16,880	18,940	20,144	21,068	21,991
		56Y-60Y	6,452	11,280	14,428	17,577	19,574	21,571	24,248	25,823	27,030	28,238
		61Y-65Y	7,731	13,837	17,820	21,803	24,329	26,855	30,228	32,219	33,746	35,273
		66Y-70Y	8,908	16,305	21,130	25,955	29,016	32,076	36,145	38,558	40,408	42,258
		71Y-75Y	11,324	20,523	26,522	32,522	36,327	40,132	45,180	48,181	50,481	52,782
		75Y +	12,667	23,209	30,085	36,960	41,321	45,682	51,460	54,899	57,535	60,171

Floater Plan  4 Adults + 1 Child		Sum Insured (Rs.)										
		Age Band	550000	600000	650000	700000	750000	800000	850000	900000	950000	1000000
		3m-18Y	-	-	-	-	-	-	-	-	-	-
		19Y-35Y	17,510	18,470	18,912	19,355	19,721	20,088	20,368	20,648	20,936	21,224
		36Y-45Y	19,077	20,408	20,900	21,392	21,799	22,207	22,518	22,830	23,150	23,471
		46Y-55Y	23,812	25,633	26,245	26,858	27,366	27,874	28,262	28,650	29,050	29,449
		56Y-60Y	30,746	33,254	34,061	34,869	35,539	36,208	36,720	37,231	37,758	38,285
		61Y-65Y	38,794	42,315	43,354	44,394	45,255	46,117	46,775	47,434	48,112	48,789
		66Y-70Y	46,560	50,863	52,124	53,385	54,431	55,476	56,275	57,074	57,896	58,719
		71Y-75Y	58,252	63,722	65,296	66,870	68,175	69,480	70,477	71,475	72,501	73,528
		75Y +	66,454	72,738	74,543	76,347	77,844	79,340	80,483	81,626	82,803	83,980

 Floater Plan	Sum Insured (Rs.)										
	Age Band	50000	100000	150000	200000	250000	300000	350000	400000	450000	500000
3m-18Y	-	-	-	-	-	-	-	-	-	-	-
19Y-35Y	4,516	7,684	9,750	11,816	13,126	14,436	16,229	17,262	18,054	18,846	
36Y-45Y	4,734	8,119	10,327	12,535	13,935	15,335	17,247	18,351	19,197	20,044	
46Y-55Y	5,917	9,983	12,635	15,288	16,970	18,652	20,928	22,255	23,272	24,289	
56Y-60Y	7,052	12,254	15,647	19,040	21,191	23,343	26,236	27,933	29,234	30,535	
61Y-65Y	8,331	14,811	19,038	23,265	25,946	28,627	32,216	34,330	35,950	37,571	
66Y-70Y	9,507	17,279	22,349	27,418	30,633	33,848	38,133	40,668	42,612	44,555	
71Y-75Y	11,924	21,497	27,741	33,985	37,945	41,905	47,168	50,291	52,685	55,079	
75Y +	13,267	24,183	31,303	38,423	42,939	47,454	53,448	57,009	59,739	62,469	

 Floater Plan	Sum Insured (Rs.)										
	Age Band	550000	600000	650000	700000	750000	800000	850000	900000	950000	1000000
3m-18Y	-	-	-	-	-	-	-	-	-	-	-
19Y-35Y	19,935	21,024	21,525	22,027	22,442	22,858	23,176	23,493	23,820	24,147	
36Y-45Y	21,503	22,962	23,513	24,064	24,521	24,977	25,326	25,675	26,035	26,394	
46Y-55Y	26,237	28,186	28,858	29,530	30,087	30,644	31,070	31,496	31,934	32,372	
56Y-60Y	33,171	35,807	36,674	37,541	38,260	38,978	39,528	40,077	40,642	41,207	
61Y-65Y	41,220	44,869	45,967	47,066	47,977	48,887	49,583	50,279	50,996	51,712	
66Y-70Y	48,986	53,417	54,737	56,058	57,152	58,246	59,083	59,919	60,780	61,641	
71Y-75Y	60,677	66,275	67,909	69,543	70,897	72,251	73,285	74,320	75,386	76,451	
75Y +	68,880	75,291	77,156	79,020	80,565	82,110	83,291	84,472	85,687	86,903	

 Floater Plan	Sum Insured (Rs.)										
	Age Band	50000	100000	150000	200000	250000	300000	350000	400000	450000	500000
3m-18Y	-	-	-	-	-	-	-	-	-	-	-
19Y-35Y	5,116	8,658	10,968	13,278	14,743	16,209	18,217	19,372	20,258	21,144	
36Y-45Y	5,333	9,093	11,545	13,997	15,553	17,108	19,235	20,461	21,401	22,341	
46Y-55Y	6,516	10,957	13,854	16,751	18,588	20,425	22,916	24,365	25,475	26,586	
56Y-60Y	7,651	13,228	16,865	20,502	22,809	25,116	28,224	30,043	31,438	32,833	
61Y-65Y	8,930	15,785	20,257	24,728	27,564	30,400	34,204	36,440	38,154	39,869	
66Y-70Y	10,106	18,253	23,567	28,881	32,251	35,621	40,121	42,778	44,815	46,853	
71Y-75Y	12,523	22,471	28,959	35,447	39,562	43,677	49,156	52,401	54,889	57,377	
75Y +	13,866	25,157	32,521	39,886	44,556	49,227	55,436	59,119	61,943	64,766	

 Floater Plan	Sum Insured (Rs.)										
	Age Band	550000	600000	650000	700000	750000	800000	850000	900000	950000	1000000
3m-18Y	-	-	-	-	-	-	-	-	-	-	-
19Y-35Y	22,361	23,578	24,138	24,699	25,164	25,629	25,984	26,339	26,705	27,070	
36Y-45Y	23,929	25,516	26,126	26,736	27,242	27,748	28,134	28,521	28,919	29,317	
46Y-55Y	28,663	30,740	31,471	32,203	32,809	33,415	33,878	34,341	34,818	35,295	
56Y-60Y	35,597	38,361	39,287	40,214	40,981	41,749	42,336	42,922	43,526	44,130	
61Y-65Y	43,645	47,422	48,580	49,738	50,698	51,658	52,391	53,125	53,880	54,635	
66Y-70Y	51,412	55,970	57,350	58,730	59,873	61,017	61,891	62,765	63,665	64,564	
71Y-75Y	63,103	68,829	70,522	72,215	73,618	75,021	76,093	77,166	78,270	79,374	
75Y +	71,306	77,845	79,768	81,692	83,286	84,881	86,099	87,317	88,572	89,826	



SURAKSHA AUR BHAROSA DONO

SBI General Insurance Company Limited

Corporate & Registered Office:

**'Natraj', 301, Junction of Western Express Highway &
Andheri - Kurla Road, Andheri (East), Mumbai - 400 069.**

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