

HEALTH EDGE INSURANCE

(For Optional Cover – Domestic Help/Staff Indemnity only)
(This schedule will be issued and considered active only if base policy is active)

POLICY SCHEDULE

Policy No.: Issue Date:
Servicing Branch Office:

PROPOSER DETAILS

Name of Proposer:
Communication Address:
City: State: Pin-code:
Landmark:
PAN No / Form 60: Nationality:

INSURED PERSON'S DETAILS

Domestic help/staff indemnity details	Domestic Help/Staff 1	Domestic Help/Staff 2	Domestic Help/Staff 3	Domestic Help/Staff 4
Name				
Gender				
Marital Status				
Date of Birth				
Nationality				
Age in completed years				
Base Sum Insured (in Rs.) (Individual Basis)				

IMPORTANT TERMS, CONDITIONS AND EXCLUSION

- 1•
- 2•

Name of Insured Person	Pre-existing disease / hospitalization/ medical treatment /surgical history	Permanent disease exclusion if any

CONTACT DETAILS IN CASE OF ANY CLAIM/QUERIES/REQUEST

Email:	customer.care@sbigeneral.in
Toll Free Number:	1800221111, 18001021111
Website:	www.sbigeneral.in
Fax No:	1800227244, 18001027244
Claim Service Provider:	xxxxxxxxxx
Contact Details:	xxxxxxxxxx
Website:	xxxxxxxxxx
Fax No:	xxxxxxxxxx

GRIEVANCE REDRESSAL MECHANISM

Please follow the steps below

1

If you are dissatisfied with the resolution provided above or for lack of response, you may write to head.customercare@sbigeneral.in. We will look into the matter and decide the same expeditiously within 14 days from the date of receipt of your complaint.

For Senior Citizens: Senior Citizens can reach us at seniorcitizengrievances@sbigeneral.in; Toll Free - **1800 22 1111 / 1800 102 1111** Monday to Saturday (8 am - 8 pm)

2

In case, you are not satisfied with the decision/resolution communicated by the above office, or have not received any response within 14 days, you may send your Appeal addressed to the Grievance Redressal Officer at: gro@sbigeneral.in. or contact at: **022-42412070**.

Address: Grievance Redressal Officer, 9th Floor, A & B Wing, Fulcrum Building, Sahar Road, Andheri (East), Mumbai 400 099

List of Grievance Redressal Officers at Branches:

<https://content.sbigeneral.in/uploads/0434fb898fe243688f4b2cf943f9b055.pdf>

3

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>)

If Your issue remains unresolved You may approach IRDAI by calling on the Toll-Free no. 155255 or You can register an online complaint on the website <http://igms.irda.gov.in>

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.

All terms, conditions, and exclusions as per standard Policy wordings attached with this Schedule

Signed at: (RO/BO/DO – Details)	For SBI General Insurance Company Limited
Date & Place:	Authorized Signatory

SCHEDULE OF COVERAGE AND POLICY LIMIT

Coverage	Details
Entry Age (Adult)	Min - 18 years Max - 65 years
Sum Insured (SI)	INR 50,000/INR 1,00,000
Room Rent	2% of Sum Insured
ICU Charges	4% of Sum Insured
Day Care Treatments	Up to Sum Insured
AYUSH	Up to Sum Insured
Modern Treatments/Advanced Procedures	Up to Sum Insured
Emergency Road Ambulance Cover	INR 3,000
Bariatric Cover	Up to INR 50,000