



SURAKSHA AUR BHAROSA DONO

SBI GENERAL AROGYA PREMIER POLICY

Support Your Loved Ones
With An Insurance
You Can Trust



Policy for the Special Few

SBI General's Arogya Premier Policy

Those who are Special don't like to compromise. Ever. They want the best of everything. More so when it comes to healthcare.

SBI General's **Arogya Premier Policy** is designed for the exclusive few – meeting their unique requirements. With wider medical coverage, they can go for the very best healthcare and consult top medical experts without any worries..

Who Can Buy This Policy?

Any Individual can take this Policy for himself and/or his family. Policy can be purchased directly from office of SBI General through intermediaries or from bank counter through master Policy in bancassurance model.

- ▶ "Family" means the spouse, dependent children, parents and parents-in-law.

What Are The Key Benefits Of The Policy?



Auto reinstatement of Sum Insured equal to the base amount, if exhausted, at no additional premium



No pre-policy medical test up to the age of 55 years for those with no medical history



Coverage from ₹ 10 lakhs to ₹ 30 lakhs



No Claim Bonus of 10% every year (max up to 50%)



Reimbursement of health check-up up to ₹ 5000 in case of no claims for 4 consecutive years



Tax Deduction under Sec 80 D (tax benefits are subject to change in tax laws)

Air Ambulance Included

What Does The Policy Cover?



Eligible Hospitalisation Expenses:

- ▶ Room rent, boarding expenses.
- ▶ Medical practitioners' fees.
- ▶ Intensive care unit.
- ▶ Nursing expenses.
- ▶ Anesthesia, blood, oxygen, operation theatre expenses, surgical appliances, medicines & consumables, diagnostic expenses and x-ray, dialysis, chemotherapy, radiotherapy, cost of pacemaker, prosthesis/internal implants and any medical expense incurred which is an integral part of the operation.
- ▶ Physiotherapy as inpatient care and as a part of the treatment.
- ▶ Drugs, medicines and consumables used during hospitalisation.
- ▶ Diagnostic Procedures
- ▶ Dressing, Ordinary splints and plaster casts



Pre and Post-hospitalisation Expenses Coverage:

Expenses related to the ailment incurred upto 60 days prior to the date of admission and 90 days after the date of discharge from the hospital



Day Care Expenses:

142 Day Care surgeries and procedures requiring less than 24 hours of hospitalisation



Ambulance Expenses:

Actual ambulance charges, including air ambulance, up to ₹ 1,00,000.



Organ Donor

Coverage from ₹ 10 lakhs to ₹ 30 lakhs



Alternative Treatment:

Ayurvedic, Homeopathy and Unani treatment taken in any institute recognised by government and/or accredited by quality council of India/national accreditation board on health.



Domiciliary Hospitalisation



Maternity Expenses:

Maternity expenses after first 9 months.



Health Check-up:

Health checkup expenses up to ₹5000 per insured, after 4 consecutive claim-free years



Reinstatement Of Sum Insured:

Upto 100% of the basic SI will be automatically reinstated when the SI gets reduced due to a claim. Once in a policy period.



Cumulative Bonus: A bonus equaling 10% of SI on renewal for every claim-free year. Cumulative bonus can be accumulated up to 50% of SI and will get reduced by 10% in case of claims.

What Is The Minimum & Maximum Entry Age Limit?



Minimum age of entry



Maximum age of entry

What Are The Tenure Options?

Policy can be issued for 1, 2 or 3 years

Is Pre-acceptance Health Check Up Compulsory?

Pre-policy health check is not needed for those aged 55 years and under with no pre-existing conditions

Auto Reinstatement of Sum Insured at No Additional Premium.

What Is SBI General's Renewal Policy?

- ▶ Arogya Premier can be renewed every year upon payment of premium before policy expiry.
- ▶ A grace period of 30 days is allowed for renewal of the policy. This will be counted from the day immediately after the premium due date.

Our 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 hospitalization or daycare, please notify us or TPA by phone or email.



Premium Chart for Individual (Exclusive of GST)

Age	Sum Insured (in ₹)																				
	10,00,000	11,00,000	12,00,000	13,00,000	14,00,000	15,00,000	16,00,000	17,00,000	18,00,000	19,00,000	20,00,000	21,00,000	22,00,000	23,00,000	24,00,000	25,00,000	26,00,000	27,00,000	28,00,000	29,00,000	30,00,000
3m-18Y	7,079	7,350	7,599	7,829	8,043	8,242	8,429	8,604	8,769	8,924	9,071	9,208	9,339	9,464	9,582	9,693	9,800	9,901	9,999	10,093	10,183
19Y-35Y	8,938	9,225	9,489	9,732	9,958	10,169	10,367	10,552	10,727	10,891	11,046	11,192	11,330	11,462	11,586	11,705	11,817	11,925	12,028	12,128	12,223
36Y-40Y	9,826	10,223	10,587	10,923	11,236	11,527	11,800	12,057	12,298	12,525	12,739	12,940	13,131	13,313	13,486	13,649	13,805	13,953	14,097	14,234	14,366
41Y-45Y	11,859	12,363	12,826	13,253	13,651	14,021	14,367	14,693	14,999	15,287	15,559	15,815	16,058	16,289	16,508	16,716	16,914	17,102	17,284	17,458	17,626
46Y-55Y	16,547	17,262	17,918	18,523	19,087	19,612	20,104	20,566	21,000	21,409	21,794	22,157	22,501	22,829	23,140	23,434	23,715	23,982	24,240	24,487	24,725
56Y-60Y	25,489	26,606	27,631	28,577	29,459	30,278	31,046	31,768	32,447	33,086	33,688	34,255	34,793	35,305	35,791	36,251	36,690	37,107	37,510	37,896	38,268
61Y-65Y	32,330	33,756	35,063	36,270	37,394	38,439	39,419	40,340	41,205	42,020	42,788	43,511	44,198	44,851	45,470	46,057	46,616	47,149	47,663	48,155	48,629
66Y-70Y	38,797	40,507	42,076	43,523	44,873	46,127	47,303	48,408	49,446	50,424	51,346	52,214	53,037	53,821	54,564	55,269	55,940	56,579	57,196	57,786	58,355
71Y-75Y	46,556	48,608	50,491	52,228	53,847	55,352	56,763	58,089	59,335	60,509	61,615	62,656	63,645	64,585	65,477	66,322	67,128	67,895	68,635	69,344	70,026
76Y-80Y	55,867	58,330	60,589	62,674	64,617	66,423	68,116	69,707	71,203	72,610	73,938	75,188	76,374	77,502	78,572	79,587	80,553	81,474	82,362	83,212	84,031
81Y-85Y	67,040	69,996	72,707	75,209	77,540	79,708	81,739	83,649	85,443	87,132	88,725	90,225	91,649	93,003	94,287	95,504	96,664	97,768	98,834	99,855	1,00,838
86Y-90Y	80,448	83,995	87,248	90,250	93,048	95,649	98,087	1,00,379	1,02,532	1,04,559	1,06,471	1,08,270	1,09,978	1,11,603	1,13,144	1,14,605	1,15,997	1,17,322	1,18,601	1,19,826	1,21,005
91Y-95Y	96,538	1,00,794	1,04,698	1,08,300	1,11,657	1,14,779	1,17,704	1,20,454	1,23,038	1,25,471	1,27,765	1,29,924	1,31,974	1,33,924	1,35,773	1,37,526	1,39,196	1,40,786	1,42,321	1,43,791	1,45,206
96Y-100Y	1,15,846	1,20,953	1,25,637	1,29,960	1,33,989	1,37,735	1,41,245	1,44,545	1,47,646	1,50,565	1,53,318	1,55,909	1,58,369	1,60,708	1,62,927	1,65,031	1,67,035	1,68,944	1,70,785	1,72,549	1,74,247
101Y-105Y	1,39,015	1,45,144	1,50,765	1,55,952	1,60,787	1,65,282	1,69,494	1,73,454	1,77,175	1,80,678	1,83,981	1,87,091	1,90,042	1,92,850	1,95,513	1,98,037	2,00,442	2,02,732	2,04,942	2,07,059	2,09,097
106Y-110Y	1,66,818	1,74,172	1,80,918	1,87,143	1,92,944	1,98,338	2,03,393	2,08,145	2,12,610	2,16,813	2,20,777	2,24,509	2,28,051	2,31,420	2,34,615	2,37,645	2,40,531	2,43,279	2,45,931	2,48,470	2,50,916
111Y-115Y	2,00,181	2,09,007	2,17,101	2,24,571	2,31,533	2,38,006	2,44,072	2,49,774	2,55,132	2,60,176	2,64,933	2,69,411	2,73,661	2,77,704	2,81,538	2,85,174	2,88,637	2,91,935	2,95,117	2,98,164	3,01,100

Premium Chart for Individual (Inclusive of GST)

Age	Sum Insured (in ₹)																				
	10,00,000	11,00,000	12,00,000	13,00,000	14,00,000	15,00,000	16,00,000	17,00,000	18,00,000	19,00,000	20,00,000	21,00,000	22,00,000	23,00,000	24,00,000	25,00,000	26,00,000	27,00,000	28,00,000	29,00,000	30,00,000
3m-18Y	8,353	8,673	8,967	9,238	9,491	9,726	9,946	10,153	10,347	10,530	10,704	10,865	11,020	11,168	11,307	11,438	11,564	11,683	11,799	11,910	12,016
19Y-35Y	10,547	10,886	11,197	11,484	11,750	11,999	12,233	12,451	12,658	12,851	13,034	13,207	13,369	13,525	13,671	13,812	13,944	14,072	14,193	14,311	14,423
36Y-40Y	11,595	12,063	12,493	12,889	13,258	13,602	13,924	14,227	14,512	14,780	15,032	15,269	15,495	15,709	15,913	16,106	16,290	16,465	16,634	16,796	16,952
41Y-45Y	13,994	14,588	15,135	15,639	16,108	16,545	16,953	17,338	17,699	18,039	18,360	18,662	18,948	19,221	19,479	19,725	19,959	20,180	20,395	20,600	20,799
46Y-55Y	19,525	20,369	21,143	21,857	22,523	23,142	23,723	24,268	24,780	25,263	25,717	26,145	26,551	26,938	27,305	27,652	27,984	28,299	28,603	28,895	29,176
56Y-60Y	30,077	31,395	32,605	33,721	34,762	35,728	36,634	37,486	38,287	39,041	39,752	40,421	41,056	41,660	42,233	42,776	43,294	43,786	44,262	44,717	45,156
61Y-65Y	38,149	39,832	41,374	42,799	44,125	45,358	46,514	47,601	48,622	49,584	50,490	51,343	52,154	52,924	53,655	54,347	55,007	55,636	56,242	56,823	57,382
66Y-70Y	45,780	47,798	49,650	51,357	52,950	54,430	55,818	57,121	58,346	59,500	60,588	61,613	62,584	63,509	64,386	65,217	66,009	66,763	67,491	68,187	68,859
71Y-75Y	54,936	57,357	59,579	61,629	63,539	65,315	66,980	68,545	70,015	71,401	72,706	73,934	75,101	76,210	77,263	78,260	79,211	80,116	80,989	81,826	82,631
76Y-80Y	65,923	68,829	71,495	73,955	76,248	78,379	80,377	82,254	84,020	85,680	87,247	88,722	90,121	91,452	92,715	93,913	95,053	96,139	97,187	98,190	99,157
81Y-85Y	79,107	82,595	85,794	88,747	91,497	94,055	96,452	98,706	1,00,823	1,02,816	1,04,696	1,06,466	1,08,146	1,09,744	1,11,259	1,12,695	1,14,064	1,15,366	1,16,624	1,17,829	1,18,989
86Y-90Y	94,929	99,114	1,02,953	1,06,495	1,09,797	1,12,866	1,15,743	1,18,447	1,20,988	1,23,380	1,25,636	1,27,759	1,29,774	1,31,692	1,33,510	1,35,234	1,36,876	1,38,440	1,39,949	1,41,395	1,42,786
91Y-95Y	1,13,915	1,18,937	1,23,544	1,27,794	1,31,755	1,35,439	1,38,891	1,42,136	1,45,185	1,48,056	1,50,763	1,53,310	1,55,729	1,58,030	1,60,212	1,62,281	1,64,251	1,66,127	1,67,939	1,69,673	1,71,343
96Y-100Y	1,36,698	1,42,725	1,48,252	1,53,353	1,58,107	1,62,527	1,66,669	1,70,563	1,74,222	1,77,667	1,80,915	1,83,973	1,86,875	1,89,635	1,92,254	1,94,737	1,97,101	1,99,354	2,01,526	2,03,608	2,05,611
101Y-105Y	1,64,038	1,71,270	1,77,903	1,84,023	1,89,729	1,95,033	2,00,003	2,04,676	2,09,067	2,13,200	2,17,098	2,20,767	2,24,250	2,27,563	2,30,705	2,33,684	2,36,522	2,39,224	2,41,832	2,44,330	2,46,734
106Y-110Y	1,96,845	2,05,523	2,13,483	2,20,829	2,27,674	2,34,039	2,40,004	2,45,611	2,50,880	2,55,839	2,60,517	2,64,921	2,69,100	2,73,076	2,76,846	2,80,421	2,83,827	2,87,069	2,90,199	2,93,195	2,96,081
111Y-115Y	2,36,214	2,46,628	2,56,179	2,64,994	2,73,209	2,80,847	2,88,005	2,94,733	3,01,056	3,07,008	3,12,621	3,17,905	3,22,920	3,27,691	3,32,215	3,36,505	3,40,592	3,44,483	3,48,238	3,51,834	3,55,298



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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