



SURAKSHA AUR BHAROSA DONO

CRITICAL ILLNESS INSURANCE POLICY

Be Prepared For Life's Uncertainties



SBI General's Critical Illness Insurance Policy

Life is beautiful. Especially when all your worries are taken care of! Your health and safeguarding it is one such worry, where health insurance can offset your concerns. When the financial needs are taken care of, especially during a critical illness, then you can focus on getting back on your feet at the earliest.

SBI General's **Critical Illness Insurance Policy**. Offering you financial protection from 13 important critical illnesses, this policy offers a fixed sum, irrespective of your actual medical expenses. Enabling you to stay financially secure and focus on the most important thing – health.

Who Can Buy The Policy?

All SBI and associate bank account holders. Irrespective of how many accounts the Insured has, he/she is allowed to take only one Policy. Multiple policies for same Insured are disallowed. Even if multiple policies taken through one or more than one account of SBI or any regional rural banks for any reason, our liability will be restricted to only one policy with highest Sum Insured. All other policies shall be deemed as null & void. Premium paid for all such policies will be refunded after deduction of administrative expenses of ₹ 150. In case of joint account, two separate policies may be issued in case if both the account holders opt for respective individual policies.

What Are The Key Benefits Of This Policy?



Coverage from 13 critical illnesses



Up to ₹ 10 Lakhs
Sum Insured



Two tenure options –
1 year and 3 years



Free Look period of
15 days



Save tax under
Sec. 80 D

Sum Insured upto ₹ 10 Lakhs

What Are The Illnesses Covered?

(Cover available on Individual basis only)

- ▶ Cancer of Specified Severity
- ▶ Open Chest CABG
- ▶ Aorta Graft Surgery
- ▶ Open Heart Replacement or Repair of Heart Valves
- ▶ Stroke Resulting in Permanent Symptoms
- ▶ First Heart Attack of Specified Severity
- ▶ Kidney Failure Requiring Regular Dialysis
- ▶ Primary Pulmonary Arterial Hypertension
- ▶ Major Organ/ Bone Marrow Transplant
- ▶ Multiple Sclerosis with Persisting Symptoms
- ▶ Coma of Specified Severity
- ▶ Total Blindness
- ▶ Permanent Paralysis of Limbs

Notes:

- Only one critical illness claim can be made during the lifetime of the insured.
- The maximum benefit payable is ₹ 10 lakhs, including all policies that are issued by us.
- The benefit shall be payable as mentioned in the schedule, provided the insured survives for a period of \geq 28 days (or as specifically stated period of time in any of the definitions given in policy wording) from the date of the first diagnosis of the Critical illness and subject to survival of the Insured for the minimum assessment periods for covered Critical Illnesses as provided under the descriptions for each of the Critical Illness.

What Is The Minimum And Maximum Entry Age To Buy This Policy?

18
years

Minimum Entry Age

65
years

Maximum Entry Age

What Is The Minimum & Maximum Coverage Under This Policy?

₹ 3
Lakhs

Minimum Coverage

₹ 10
Lakhs

Maximum Coverage

- ▶ The maximum Sum Insured would be restricted to 60 months gross income for the Insured OR maximum of ₹ 10 lakhs, provided Insured is the earning member of the family and in such cases, we may insist for income proof, if required.
- ▶ In case of non earning Insured, Sum Insured would be restricted to 50% of Sum Insured based on Proposer Income, maximum up to ₹ 5,00,000.

30 Days' Grace Period

Is Pre-acceptance Health Check-up Compulsory?

Health Check-up is applicable for all Insureds older than 45 years as well as in case any pre-existing disease as declared on proposal form irrespective of age and Sum Insured.

Age	Sum Insured (in ₹)			
	3,00,000	5,00,000	7,00,000	10,00,000
18-35	NA	NA	NA	NA
36-45	NA	NA	NA	NA
46-55	✓	✓	✓	✓
>55	✓	✓	✓	✓

✓ means medical tests are applicable

Please note: Pre-acceptance medical tests are at the cost of the proposer. However, if proposal is accepted, insurer will reimburse 50% of the cost incurred towards medical tests.

What Is SBI General's Renewal Policy On?

- ▶ This Policy may be renewed by mutual consent every year.
- ▶ In case any disease / illness is contracted during the last 12 months from the Policy commencement date (whether a claim is made or not with the Insurer), the information on the same needs to be provided to us at the time of renewal.
- ▶ If renewed, the renewal premium must be paid to the Insurer on or before the expiry date or renewal date.
- ▶ Grace period of 30 days is provided immediately from premium due date, within which if policy is renewed, there will be no loss of continuity benefits.
- ▶ Coverage is not available for the period for which no premium is received.

What Are The Tenure Plan Options Available Under This Policy?

1 year / 3 years as chosen by the Proposer. Policy with 3 year term can be renewed or offered till the age of 57 years only. Beyond 57 years of age, all renewals for existing 1 year/3 year policies will be allowed for 1 year term only.

What Is Not Covered In The Policy?

- ▶ Any Pre- Existing Diseases or related condition(s).

Free Look Period of 15 Days

- ▶ Event during the Waiting Period as defined under the Policy.
- ▶ Any diseases causing the death of the Insured within the stipulated Survival Period, measured from the date of incidence of the illness
- ▶ Any medical procedure or treatment, which is not medically necessary or not performed by a Medical Practitioner.
- ▶ Any congenital Illness/Conditions.
- ▶ Any Covered Critical Illness arising from Birth control procedures and/or hormone replacement therapy and any complications arising therefrom.
- ▶ Any treatment/surgery for change of sex or any cosmetic surgery or treatment/surgery /complications/illness arising as a consequence thereof.
- ▶ Any Covered Critical Illness arising from Treatment by a family member and self-medication or any treatment that is NOT scientifically recognized and any complications arising thereof / therefrom.
- ▶ Any Covered Critical Illness arising from Treatment with alternative medicines like Ayurvedic, Homeopathy & Unani, acupuncture, acupressure, osteopath, naturopathy, chiropractic, reflexology, aromatherapy and like and any complications arising thereof / there from.
- ▶ Attempted suicide (whether sane or insane) or intentionally self inflicted Injury or Illness.

Disclaimer: The above information is only indicative in nature. For full details of coverage & exclusions please contact our nearest office and refer to the policy.

What Is The Claim Procedure?

Our dedicated and experienced claims team aim to deliver you superlative customer service with a fast, fair, convenient and transparent claims process so your claim is settled without any hassle.

Our Claims Team Will:



Provide assistance in emergency situations



Keep you informed of the progress of your claim

How Do You Make A Claim?



1800 22 1111/1800 102 1111



"CLAIM" to 561612



customer.care@sbigeneral.in



www.sbigeneral.in

Premium Chart

Premium Excluding Tax				
Premium in INR for 1 year - Male				
Age	300000	500000	700000	1000000
18-25	255	425	595	850
26-30	357	595	833	1190
31-35	639	1065	1491	2130
36-40	1494	2490	3486	4980
41-45	2757	4595	6433	9190
46-50	5169	8615	12061	17230
51-55	9018	15030	21042	30060
56-60	14388	23980	33572	47960
61-65	20523	34205	47887	68410
66-70	26826	44710	62594	89420
71-75	34572	57620	80668	115240

Premium Excluding Tax				
Premium in INR 1 year - Female				
Age	300000	500000	700000	1000000
18-25	219	365	511	730
26-30	369	615	861	1230
31-35	699	1165	1631	2330
36-40	1158	1930	2702	3860
41-45	1890	3150	4410	6300
46-50	2790	4650	6510	9300
51-55	4308	7180	10052	14360
56-60	6660	11100	15540	22200
61-65	9552	15920	22288	31840
66-70	12261	20435	28609	40870
71-75	16263	27105	37947	54210

Premium Excluding Tax				
Premium in INR for 3 years - Male				
Age	300000	500000	700000	1000000
18-25	663	1105	1547	2210
26-30	1011	1685	2359	3370
31-35	1797	2995	4193	5990
36-40	4053	6755	9457	13510
41-45	7638	12730	17822	25460
46-50	14544	24240	33936	48480
51-55	25482	42470	59458	84940
56-60	40305	67175	94045	134350
61-65	57009	95015	133021	190030
66-70	80727	134545	188363	269090
71-75	102801	171335	239869	342670

Premium Excluding Tax				
Premium in INR for 3 years - Female				
Age	300000	500000	700000	1000000
18-25	561	935	1309	1870
26-30	1038	1730	2422	3460
31-35	1908	3180	4452	6360
36-40	3300	5500	7700	11000
41-45	5202	8670	12138	17340
46-50	7788	12980	18172	25960
51-55	12021	20035	28049	40070
56-60	19434	32390	45346	64780
61-65	27978	46630	65282	93260
66-70	36930	61550	86170	123100
71-75	48198	80330	112462	160660

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

For More Details Contact



SURAKSHA AUR BHAROSA DONO

SBI General Insurance Company Limited

Corporate & Registered Office:

Fulcrum Building, 9th Floor, A & B Wing, Sahar Road,
Andheri (East), Mumbai - 400 099.

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Contact Us

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