



SURAKSHA AUR BHAROSA DONO

**SARAL SURAKSHA BIMA
SBI GENERAL INSURANCE
COMPANY LIMITED**

Comprehensive Protection For
Complete Peace Of Mind



Saral Suraksha Bima, SBI General Insurance Company Limited

In the hustle of daily life, it's easy to forget to protect yourself and your loved ones. However, we are here to take care of all your needs.

Saral Suraksha Bima from SBI General Insurance Company Limited, a product to secure your life and that of your loved ones. So the future does not have to be uncertain. Offering complete protection to you and your family, the Saral Suraksha Bima is the simplest insurance product you can buy.

Who Can Buy This Policy?

Any Individual can take this Policy for himself / herself and / or his / her family on individual basis.

- ▶ "Family" includes Self, Spouse, Dependent Children, Dependent Parents or Dependent Parents-in-Law.
- ▶ Dependent Children (i.e. natural or legally adopted) between 3 months - 25 years. Children above 18 years of age who are financially independent are ineligible for coverage in subsequent renewals.

What Are The Key Benefits Of The Policy?

- ▶ Accidental Death, Permanent Total Disablement, Permanent Partial Disablement.
- ▶ Sum Insured Options between ₹ 2.5 lakhs - ₹ 1 crore in multiples of ₹ 50,000/-
- ▶ Optional covers of Temporary Total Disablement, Hospitalization due to Accident and Education Grant
- ▶ Cumulative Bonus - SI shall increase by 5% for each claim free year, up to maximum 50% of Sum insured
- ▶ Save tax under Sec. 80D for Hospitalization due to Accident benefit (Tax benefits are subject to change in tax laws)*
- ▶ Multiple Policy types – Individual and Family Individual

Comprehensive Cover For Death, Disablement and Hospitalisation

What Does The Policy Cover?

Base Cover



Accidental Death



Permanent Total Disablement



Permanent Partial Disablement

Optional Covers**



Temporary Total Disablement



Hospitalization Expenses due to Accident



Education Grant for children in case of death or Permanent Total Disability of Insured

Cumulative Bonus



Sum insured shall be increased by 5% for each claim free year, provided the policy is renewed without a break. Maximum upto 50% of the sum insured.

Coverage From 18 Years To 70 Years

What Is The Minimum & Maximum Entry Age Limit?

18
Yrs

Minimum Entry Age

70
Yrs

Maximum Entry Age

Minimum entry age for dependent children : 3 months to 25 years

What is the tenure of the policy?

1
Yr

What Are The Sum Insured Options?

2.5
Lakhs

Minimum coverage

1
Crore

Maximum coverage

Sum insured offered shall be in multiples of ₹ 50,000/-.

What Are Discounts And Loading?

Discount Type	Discount % on Premium
▶ Employee discount	▶ 5%
▶ Additional Family Member Discount	▶ 2 Adults = 2.50% ▶ >=3 Adults = 5%

Loading Type	Loading % on Premium
▶ Instalment loadings	▶ Monthly/Quarterly = 2% ▶ half-yearly/yearly = 0%

Fair, Transparent & Quick Claim Process

What Is Not Covered In The Policy?

Death or disablement due to any of the following and the consequences thereof may not be covered:

- ▶ War, invasion, acts of foreign enemy, hostilities, etc
- ▶ Intentional self-injury
- ▶ Incidents while under the influence of intoxicating liquor or drugs or other intoxicants except if the insured is not directly responsible for the injury / accident
- ▶ Aviation or ballooning
- ▶ Breach of law with criminal intent
- ▶ Hazardous or Adventure sports
- ▶ Ionising radiation, nuclear weapons/materials
- ▶ chemical and biological terrorism

**Note: The above information on exclusions is only indicative in nature. For details, please read the policy wordings available on our website (www.sbigeneral.in)*

What Is The Claim Procedure?





Our dedicated and experienced claims team aims 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:



Keep you informed of the progress of your claim

How Do You Make a Claim?

-  1800 210 3366 / 1800 210 6366
-  sbig.health@sbigeneral.in
-  "HEALTHCLAIM" to 561612
-  www.sbigeneral.in

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 liable for a penalty which may extend to ten lakh rupees.



SURAKSHA AUR BHAROSA DONO

SBI General Insurance Company Limited

Corporate & Registered Office:

Fulcrum Building, 9th Floor, A & B Wing,

Sahar Road, Andheri (East), Mumbai - 400099

Disclaimer: SBI General Insurance Company Limited | Corporate & Registered Office: Fulcrum Building, 9th Floor, A & B Wing, Sahar Road, Andheri (East), Mumbai-400099. | The information in the advertisement is indicative in nature. *Tax Benefit is subject to change in the Tax Laws. For more details on the risk factor, terms and conditions, please refer to the Sales Brochure and Policy Wordings carefully before concluding a sale. | **Optional covers are subject to payment of additional premium. | For SBI General Insurance Company Limited IRDAI Reg. No. 144 dated 15/12/2009 CIN: U66000MH2009PLC190546 SBI Logo displayed belongs to State Bank of India and used by SBI General Insurance Company Limited under license. Saral Suraksha Bima, SBI General Insurance Company Limited UIN: SBIPAIP21639V012021 | Advt No.: ADBRO/AUG/2024-25/1351. | SBI General Insurance and SBI are separate legal entities and SBI is working as Corporate Agent of the company for sourcing of insurance products

Contact Us



1800 102 1111



www.sbigeneral.in