

What are the major Exclusions of the Policy?

The following exclusions shall apply to the benefits admissible under this policy and No benefit shall be paid for the following circumstances and for the following conditions / tests / treatments.

1. Benefits will not be available for any Pre- Existing conditions, related causes & complications arising thereof for which Insured has been diagnosed, received medical treatment, had signs and / or symptoms, prior to inception of Insured's first Policy, unless such a condition is stated in the Proposal form and specifically accepted by the Insurer and endorsed thereon
2. Insurer shall not be liable to make any payment under this Policy in connection with or in respect of any Insured Event during the waiting period as defined under the policy.
3. Any diseases causing the death of the insured within the stipulated survival period, which is measured from the date of incidence of the illness.
4. Any congenital Illness/Conditions.
5. Attempted suicide (whether sane or insane) or intentionally self inflicted Injury or Illness.
6. Sexually transmitted conditions, mental or nervous disorder, Acquired Immune Deficiency Syndrome (AIDS), Human Immune deficiency Virus (HIV) infection.
7. Being under the influence of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a Medical Practitioner and taken as prescribed.

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

The Fast, Fair & Transparent Claim procedure that will keep you in control

SBI General's dedicated and experienced claims team aim to

deliver you a differentiated customer service of a fast, fair, convenient and transparent claims process for the management and settlement of your claim.

At SBI General, our philosophy is to always look for ways to pay valid claims in a fair and timely manner. Our claims service will:

- Provide assistance in emergency situations
- Keep you informed of the progress of your claim

What's more, our skilled staffs are empowered to act and make decisions, so that your claim is processed as quickly and efficiently as possible. This should help you get back in control as quickly as possible.

About SBI General Insurance

SBI General Insurance Company Limited is a joint venture between the State Bank of India and Insurance Australia Group (IAG). State Bank of India enjoys the largest banking franchise in India. Along with its 5 Associate Banks, SBI Group has the unrivalled strength of over 19,000 branches across the country, arguably one of the largest in the world.

Insurance Australia Group Limited (IAG) is an international general insurance group, with operations in Australia, New Zealand and Asia. IAG's businesses underwrite around A\$11.0 billion of premium per annum.

SBI General's current geographical coverage extends to 60+ cities pan India. We are currently serving 3 key customer segments i.e. Retail Segment (catering to Individual & Families), Corporate Segment (catering mid to large size Companies) and SME Segment. Current Policy offering of SBI General covers Motor, Health, Personal Accident, Travel & Home Insurance for Individuals and Aviation, Fire, Marine, Package, Construction & Engineering, Liability, Group Health, Group Personal Accident & Miscellaneous Insurance for Businesses.

The above information is indicative in nature, for more details on complete coverage and terms & conditions, please read the policy document carefully before concluding a sale.

We also offer the following Policies for Individual & Families :

- Health Insurance Policy - Retail
- Hospital Daily Cash Insurance Policy
- Personal Accident Insurance Policy
- Private Car Insurance Policy-Package
- Travel Insurance Policy
- Long Term Home Insurance Policy

For more details, contact:



Call Now (Toll Free)

1800 22 1111 | 1800 102 1111

sms 'health' to 561612 | www.sbigeneral.in



SBI General Insurance Company Limited
Corporate & Registered Office: 'Natraj', 101, 201 & 301,
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Guard yourself against life's challenges.

**SBI General's
Critical Illness Insurance Policy**

CRITICAL ILLNESS INSURANCE POLICY

Your greatest wealth is your health & everybody has differing levels of control over their own wellbeing. Life follows no fixed plan and sudden critical illness or bodily injury can sometimes leave you financially hurt and highly stressed. SBI General’s Critical Illness Insurance Policy helps you to be in control by protecting you financially.

SBI General’s Critical Illness Insurance Policy covers you against thirteen most important critical illnesses. The Policy provides for a fixed sum, irrespective of your actual medical expenses! Thus helping you bear the heavy cost of your treatment and ensure you to stay financially stable and in control at all times.

What are the key benefits of the Policy?

- Coverage against 13 critical illnesses
- Maximum age of entry is 65 years
- Two Plan Options – 1 year and 3 years
- Up to Rs.50,00,000 Sum Insured
- Free Look Period of 15 days
- Save Tax under Sec 80 D
(Tax benefits are subject to change in Tax laws)

What is the scope of cover of SBI General’s Critical Illness Insurance Policy?

The Policy provides for Insurance cover against 13 Critical Illnesses. The Insurance benefit is payable, only if the Insured is alive / survives for a period of more than or equal to 28 days from the date of the first diagnosis of any of the Critical illnesses as defined under the policy and subject to the minimum assessment periods for covered critical illnesses as provided under the descriptions for each of the critical illness.

The 13 Critical Illnesses are as follows:

1. Cancer
2. Kidney Failure (End Stage Renal Failure)
3. Primary Pulmonary Arterial Hypertension
4. Multiple Sclerosis



5. Major Organ Transplant
6. Coronary artery by-pass grafts (with surgery to divide the breastbone)
7. Aorta Graft Surgery
8. Heart Valve Surgery
9. Stroke
10. Myocardial Infarction (First Heart Attack)
11. Coma
12. Total Blindness
13. Paralysis

Only one Critical Illness claim can be allowed by us during the lifetime of the Insured. The maximum benefit amount under Critical Illness cover to any individual is INR 5,000,000 including all policies that are issued by the Insurer.

Is there any long tenure Plan Options available under this Policy?

Yes. The SBI General’s Critical Illness Insurance Policy is available in two Plan Options. 1 year Plan & 3 year Plan.

Up to what age one can enter and buy this policy and up to what age one can have coverage under this policy?

The Minimum age of entry for SBI General’s Critical Illness Insurance Policy is 18 years.

The Maximum age of entry for the policy is 65 years

What is the minimum & maximum coverage possible under this Policy?

The minimum coverage available under this policy is Sum Insured: Rs.200,000.

The Maximum coverage available under this policy is Sum Insured: Rs.5,000,000 subject to the following terms.

- The maximum sum insured would be restricted to 60 months gross income for the Insured or maximum of Rs.50,00,000/- 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 10 lacs. Wherever the sum insured is in fraction of a Lac, it would be at the discretion of the insurer to decide on the sum insured under the policy.
- Based on Medical history, Sum Insured & age, the proposer may have to undergo a Medical Examination. For proposed insured persons who are aged above 45 years, the acceptance of proposal is subject to a satisfactory medical examination as per our company’s requirements, irrespective of sum insured chosen.
- Pre-acceptance medical tests at the cost of the proposer. However, if the proposal is accepted the Insurer will reimburse 50% of the cost incurred towards the medical tests so undertaken at the advice of the insurer.
- The maximum insurance that can be granted to any individual is INR 5,000,000 including all policies and applications irrespective of whether they are with SBI General or other insurers in the Indian market.
- The Maximum Sum Insured would be restricted to Rs.15,00,000/- for insured persons aged 60 and above and taking a policy with us for the first time.



Do I need to undergo Pre-Acceptance Health Check Up compulsorily?

Pre-acceptance Health check is not mandatory for people who are less than 45 years old and without any history of illness. Insured’s with following condition, acceptance of proposal is subject to a satisfactory medical examination as per our company’s requirements:

- Insured with adverse medical history as declared in Proposal Form or,
- Insured aged above 45 years & irrespective of SI.
- Pre-acceptance medical tests at the cost of the proposer. However, if the proposal is accepted the Insurer will reimburse 50% of the cost incurred towards the medical tests so undertaken at the advice of the insurer.

What is SBI General’s Policy on Renewal?

SBI General provides assurance on continuous renewal of your Critical Illness Policy. Every renewal premium shall be so paid and accepted upon the distinct understanding that no alteration has taken place in the facts contained in the proposal or declaration herein before mentioned and that nothing is known to the Insured that may increase the risk to the Insurer.

No renewal receipt shall be valid unless it is on the printed form of Insurer and signed by an authorised official of Insurer. In case any disease /illness is contracted during the last 12 months (whether a claim is made or not with the insurers), the information of the same needs to be provided to us at the time of renewal. We may require that an additional premium be paid for the enhanced risk profile arising out of such diseases contracted and policy would only be renewed upon collection of premium and such additional premium. In the event of any failure to either provide or disclose any change in medical condition by the insured/proposer / beneficiaries said act would amount to suppression of material fact and company will not be liable for any claim.