



SURAKSHA AUR BHAROSA DONO

AROGYA SANJEEVANI POLICY SBI GENERAL INSURANCE COMPANY LIMITED-GROUP

Comprehensive Health Insurance
with Affordable Premium



Arogya Sanjeevani Policy, SBI General Insurance Company Limited-Group

Health is Wealth! How often have we heard this saying? However, many of us understand the true value of this saying only when we fall sick. Health is actually wealth; with the rise in medical costs, even simple procedures can cost a lot of money.

Who Can Buy This Policy?

- ▶ Anyone between the age of 18 - 65 Years.
- ▶ Family includes Self, Spouse, Dependent Children, Parents and Parents-in-law only.
- ▶ Dependent children must be between 3 months - 25 years to avail the benefits.



AYUSH Treatment Covered

What Does The Policy Cover?

<p>Hospitalization</p> 	<ul style="list-style-type: none">▶ Room Rent, Boarding & Nursing Expenses - 2% of SI subject to max of ₹ 5,000/- per day.▶ ICU and ICCU Expenses - 5% of SI subject to max of ₹ 10,000/- per day.▶ Surgeon, Anaesthetist, Blood, Medical Practitioner, Consultants, Specialist Fees whether directly paid to treating doctor/surgeon or Hospital.▶ Anaesthesia, blood, oxygen, operation theatre charges, surgical appliances, medicines and drugs, costs towards diagnostics, diagnostic imaging modalities and similar expenses.▶ Other Expenses.<ul style="list-style-type: none">• Cataract - subject to a limit of 25% of Sum Insured or ₹ 40,000/-, whichever is lower, per each eye in one policy year.• Dental treatment due to disease or injury.• Plastic surgery due to disease or injury.• All day care treatments.• Road Ambulance - ₹ 2,000/- per hospitalization.
<p>AYUSH Treatment</p> 	<p>Covers Ayurveda, Unani, Siddha and Homeopathy Inpatient treatment - Up to Sum Insured.</p>

30 Days Pre And 60 Days Post-Hospitalisation Covered

<p>Pre-hospitalization Medical Expenses</p> 	<p>30 days - Up to Sum Insured</p>	
<p>Post-hospitalization Medical Expenses</p> 	<p>60 days - Up to Sum Insured</p>	
<p>Advanced Procedures</p> 	<ul style="list-style-type: none"> ▶ Uterine Artery Embolization and HIFU . ▶ Balloon Sinuplasty. ▶ Deep Brain Stimulation. ▶ Oral Chemotherapy. ▶ Immunotherapy - Monoclonal Antibody to be given as injection. ▶ Intra Vitreal Injections ▶ Robotic Surgeries. ▶ Stereotactic Radio Surgeries. ▶ Bronchial Thermoplasty. ▶ Vaporisation of the Prostrate (Green laser treatment or holmium laser treatment). ▶ IONM (Intra Operative Neuro Monitoring). ▶ Stem Cell Therapy. (Hematopoietic stem cells for bone marrow transplant for haematological conditions to be covered). 	<p>50% of Sum Insured</p>

5% Co-pay Applicable On All Admissible Claim

What Are The Key Features Of The Policy?

- ▶ Minimum Sum Insured: ₹ 1 lakh.
- ▶ Maximum Sum Insured: ₹ 5 lakhs.
- ▶ Premium Payment Annually, Half Yearly, Quarterly or Monthly.
- ▶ Annual policy - to be renewed every year.
- ▶ No Health check up - up to 55 yrs with no Pre-Existing Diseases.
- ▶ Free Look Period of 15 days.
- ▶ Lifelong renewal.
- ▶ Option of cashless claims and post-event claim reimbursement.
- ▶ Minimum entry age for children is 3 months.
- ▶ Maximum entry age is 65 years.
- ▶ Tax savings under Sec 80D.
- ▶ Cumulative Bonus will accumulate at 5% for every claim-free year provided policy is renewed without break; maximum limit is 50% of SI.

What Is The Waiting Period?

Description	Waiting period
Pre-Existing Diseases	48 months
First Thirty-days period	30 days, except for accidents
Treatment for joint replacement	48 months, except for accidents
Age-related Osteoarthritis & Osteoporosis	48 months
Certain Specific illnesses	24 months

If the insured has had continuous health insurance from another insurer which has been ported to us, then the waiting period might be waived off. Please refer to policy document for more details.

Fast, Fair & Transparent Claim Management

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 ₹10 lakhs.

What is the Claims Procedure?

Our dedicated and experienced claims team aims to deliver a fast, fair, convenient and transparent process to settle your claims. The 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, you can notify either us or our TPA, by call or email.

Type of Hospitalization	Notification period
Planned Hospitalization	Within 48 hours of Hospitalization and before discharge from the Hospital, whichever is earlier.
Emergency Hospitalization	Within 24 hours of Hospitalization and before discharge from the Hospital, whichever is earlier.

Tax Savings under Sec 80D

Major Exclusions

- ▶ Diagnostic investigations
- ▶ Rest cure, rehabilitation & respite care
- ▶ Obesity and weight control for certain cases
- ▶ Gender change procedures
- ▶ Plastic or cosmetic surgery unless due to illness/injury
- ▶ Injury due to Hazardous or Adventure sports
- ▶ Breach of law
- ▶ Alcohol, drug or substance addiction/abuse
- ▶ Dietary and OTC supplements unless prescribed by a medical practitioner as part of hospitalisation, claim or day care procedure
- ▶ Refractive error
- ▶ Unproven/experimental treatments
- ▶ Sterility and infertility
- ▶ Maternity expenses except ectopic pregnancy
- ▶ War and war-like situations
- ▶ Domiciliary Hospitalization and OPD treatment
- ▶ Treatment outside India

The above list is only indicative in nature. For details of coverage and exclusion, please refer to the policy document or contact our nearest branch.

Save Tax under Sec 80D with SBI General

Please note tax benefits are subject to existing tax laws.

Discounts

2.5%

Non Floater Discount
for 2 Adults

5%

Non Floater Discount
for more than 3 Adults

PREMIUM RATE CALCULATION CHART

Coverage opted on individual basis covering each member of the family separately (at a single point in time)		Coverage opted on individual basis covering multiple members of the family under a single policy (Sum Insured is available for each member of the family)					Coverage opted on family floater basis with overall Sum Insured (Only one Sum Insured is available for the entire family)			
Age of the members insured	Premium (₹)	Sum Insured (₹)	Premium (₹)	Discount, if any Family member discount)	Premium after Discount (₹)	Sum Insured (₹)	Premium or consolidated premium for all members of family (₹)	Floater discount if any	Premium after discount (₹)	Sum Insured (₹)
35 yrs.	4,501	5,00,000	4,501	5%	4276	5,00,000	30,535	0	30535	5,00,000
30 yrs.	4,501	5,00,000	4,501	5%	4276	5,00,000				
15 yrs.	NA	NA	2,879	5%	2735	5,00,000				
10 yrs.	NA	NA	2,879	5%	2735	5,00,000				
60 yrs.	11,924	5,00,000	11,924	5%	11328	5,00,000				
55 yrs.	7,920	5,00,000	7,920	5%	7524	5,00,000				
Total Premium for all members of the Family is ₹ 28,846/- when each member is covered separately. Sum Insured available for each individual is ₹ 5,00,000/-		Total Premium for all members of the Family is ₹ 32,874/- when they are covered under a single policy. Sum Insured available for each family member is ₹ 5,00,000/-					Total Premium when policy is opted on floater basis is ₹ 30,535/- Sum Insured of ₹ 5,00,000/- is available for the entire family.			

Note:

- Premium rates are specified in the above illustration is standard premium rates without considering any loading. Also, the premium rates are exclusive of taxes applicable.
- The above illustration is for Arogya Sanjeevani
- Family size is considered 6 members = 2 A + 2 Dependent Child + 2 Dependent Parents. i.e. 4 A+ 2C
- Illustration is given for Sum Insured ₹ 5 Lac
- Please note above rates are exclusive GST.

Premium Chart (Excluding GST)

Individual Plan 	Sum Insured (in Rupees)									
	Age Band	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
3m-18Y	1,185	1,499	1,812	2,010	2,209	2,482	2,639	2,759	2,879	
19Y-35Y	1,775	2,280	2,786	3,107	3,427	3,860	4,113	4,307	4,501	
36Y-45Y	2,025	2,622	3,218	3,597	3,975	4,483	4,781	5,010	5,238	
46Y-55Y	3,178	4,060	4,941	5,500	6,059	6,803	7,244	7,582	7,920	
56Y-60Y	4,634	5,990	7,346	8,206	9,066	10,206	10,884	11,404	11,924	
61Y-65Y	5,994	7,794	9,594	10,736	11,877	13,386	14,286	14,976	15,667	
66Y-70Y	7,650	9,990	12,330	13,814	15,298	17,257	18,427	19,324	20,221	
71Y-75Y	9,085	11,893	14,701	16,481	18,262	20,611	22,016	23,092	24,169	
75Y +	10,807	14,176	17,546	19,683	21,819	24,637	26,322	27,614	28,906	

Floater Plan  1 Adult +  1 Child	Sum Insured (in Rupees)									
	Age Band	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
3m-18Y	-	-	-	-	-	-	-	-	-	
19Y-35Y	2,910	3,712	4,515	5,024	5,533	6,225	6,626	6,934	7,242	
36Y-45Y	3,155	4,046	4,938	5,503	6,069	6,834	7,280	7,622	7,964	
46Y-55Y	4,290	5,461	6,632	7,375	8,117	9,114	9,699	10,148	10,597	
56Y-60Y	5,717	7,353	8,989	10,026	11,064	12,448	13,267	13,894	14,521	
61Y-65Y	7,050	9,121	11,192	12,505	13,818	15,565	16,601	17,395	18,189	
66Y-70Y	8,673	11,273	13,873	15,522	17,171	19,358	20,659	21,656	22,652	
71Y-75Y	10,079	13,137	16,196	18,136	20,076	22,646	24,175	25,348	26,521	
75Y +	11,766	15,375	18,984	21,273	23,562	26,591	28,396	29,779	31,163	

Floater Plan  1 Adult +  2 Children	Sum Insured (in Rupees)									
	Age Band	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
3m-18Y	-	-	-	-	-	-	-	-	-	
19Y-35Y	4,041	5,139	6,237	6,934	7,630	8,581	9,130	9,551	9,972	
36Y-45Y	4,283	5,470	6,656	7,408	8,161	9,183	9,777	10,232	10,686	
46Y-55Y	5,410	6,873	8,336	9,263	10,191	11,443	12,174	12,735	13,296	
56Y-60Y	6,822	8,745	10,668	11,888	13,108	14,743	15,705	16,442	17,180	
61Y-65Y	8,142	10,495	12,849	14,341	15,834	17,828	19,005	19,908	20,810	
66Y-70Y	9,748	12,625	15,502	17,327	19,152	21,583	23,022	24,125	25,228	
71Y-75Y	11,140	14,471	17,802	19,915	22,028	24,837	26,503	27,780	29,057	
75Y +	12,810	16,686	20,562	23,020	25,478	28,741	30,680	32,166	33,652	

Floater Plan  1 Adult +  3 Children	Sum Insured (in Rupees)									
	Age Band	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
3m-18Y	-	-	-	-	-	-	-	-	-	
19Y-35Y	5,154	6,541	7,928	8,808	9,688	10,892	11,586	12,118	12,650	
36Y-45Y	5,393	6,867	8,342	9,278	10,213	11,488	12,226	12,791	13,356	
46Y-55Y	6,511	8,259	10,007	11,116	12,225	13,727	14,601	15,271	15,942	
56Y-60Y	7,908	10,112	12,316	13,714	15,112	16,993	18,096	18,941	19,786	
61Y-65Y	9,214	11,844	14,474	16,142	17,810	20,047	21,362	22,370	23,379	
66Y-70Y	10,804	13,952	17,100	19,097	21,094	23,762	25,337	26,544	27,751	
71Y-75Y	12,181	15,779	19,376	21,658	23,940	26,983	28,782	30,161	31,541	
75Y +	13,834	17,971	22,108	24,731	27,355	30,847	32,916	34,502	36,088	

		Sum Insured (in Rupees)								
		Age Band	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000
Floater Plan  2 Adults	3m-18Y	-	-	-	-	-	-	-	-	-
	19Y-35Y	2,930	3,739	4,548	5,061	5,574	6,271	6,676	6,986	7,296
	36Y-45Y	3,319	4,273	5,228	5,833	6,438	7,255	7,732	8,098	8,464
	46Y-55Y	5,275	6,686	8,096	8,991	9,885	11,078	11,784	12,325	12,865
	56Y-60Y	7,604	9,774	11,944	13,320	14,696	16,523	17,608	18,440	19,272
	61Y-65Y	9,781	12,661	15,541	17,367	19,193	21,611	23,052	24,156	25,260
	66Y-70Y	12,430	16,174	19,918	22,292	24,666	27,804	29,677	31,112	32,548
	71Y-75Y	14,726	19,218	23,711	26,560	29,410	33,172	35,418	37,141	38,863
	75Y +	17,481	22,872	28,263	31,682	35,101	39,612	42,309	44,376	46,443

		Sum Insured (in Rupees)								
		Age Band	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000
Floater Plan  2 Adults + 1 Child	3m-18Y	-	-	-	-	-	-	-	-	-
	19Y-35Y	3,882	4,929	5,975	6,638	7,302	8,209	8,733	9,134	9,535
	36Y-45Y	4,266	5,456	6,646	7,400	8,155	9,180	9,775	10,231	10,687
	46Y-55Y	6,205	7,845	9,485	10,526	11,566	12,962	13,783	14,412	15,041
	56Y-60Y	8,505	10,895	13,285	14,801	16,317	18,339	19,534	20,451	21,367
	61Y-65Y	10,654	13,745	16,837	18,797	20,758	23,364	24,910	26,095	27,280
	66Y-70Y	13,270	17,215	21,159	23,661	26,162	29,479	31,452	32,964	34,477
	71Y-75Y	15,537	20,221	24,905	27,876	30,846	34,780	37,122	38,918	40,714
	75Y +	18,258	23,829	29,400	32,933	36,467	41,140	43,926	46,062	48,198

		Sum Insured (in Rupees)								
		Age Band	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000
Floater Plan  2 Adults + 2 Children	3m-18Y	-	-	-	-	-	-	-	-	-
	19Y-35Y	4,816	6,093	7,370	8,180	8,991	10,102	10,741	11,231	11,721
	36Y-45Y	5,194	6,613	8,032	8,932	9,832	11,060	11,769	12,314	12,858
	46Y-55Y	7,115	8,979	10,843	12,025	13,207	14,802	15,734	16,448	17,163
	56Y-60Y	9,386	11,990	14,594	16,246	17,898	20,110	21,412	22,411	23,409
	61Y-65Y	11,508	14,805	18,101	20,192	22,282	25,071	26,720	27,984	29,248
	66Y-70Y	14,091	18,230	22,369	24,994	27,619	31,110	33,179	34,766	36,353
	71Y-75Y	16,330	21,198	26,067	29,155	32,243	36,343	38,778	40,644	42,511
	75Y +	19,016	24,761	30,505	34,149	37,793	42,622	45,495	47,698	49,901

		Sum Insured (in Rupees)								
		Age Band	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000
Floater Plan  2 Adults + 3 Children	3m-18Y	-	-	-	-	-	-	-	-	-
	19Y-35Y	5,790	7,311	8,833	9,798	10,763	12,091	12,851	13,435	14,018
	36Y-45Y	6,168	7,831	9,495	10,550	11,605	13,048	13,880	14,517	15,155
	46Y-55Y	8,089	10,197	12,305	13,642	14,979	16,790	17,844	18,652	19,461
	56Y-60Y	10,360	13,208	16,057	17,864	19,670	22,098	23,523	24,615	25,707
	61Y-65Y	12,482	16,023	19,564	21,809	24,055	27,059	28,830	30,188	31,545
	66Y-70Y	15,065	19,448	23,831	26,611	29,391	33,098	35,290	36,970	38,651
	71Y-75Y	17,304	22,417	27,530	30,773	34,016	38,331	40,888	42,848	44,809
	75Y +	19,990	25,979	31,968	35,767	39,565	44,610	47,606	49,902	52,198

		Sum Insured (in Rupees)								
		Age Band	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000
 <p>Floater Plan 4 Adults</p>	3m-18Y	-	-	-	-	-	-	-	-	-
	19Y-35Y	5,736	7,313	8,890	9,891	10,891	12,253	13,042	13,647	14,251
	36Y-45Y	6,171	7,890	9,610	10,700	11,790	13,271	14,130	14,790	15,449
	46Y-55Y	8,035	10,199	12,363	13,735	15,107	16,952	18,034	18,864	19,694
	56Y-60Y	10,306	13,210	16,114	17,956	19,798	22,260	23,713	24,826	25,940
	61Y-65Y	12,863	16,602	20,340	22,711	25,082	28,240	30,109	31,543	32,976
	66Y-70Y	15,331	19,912	24,493	27,398	30,303	34,157	36,447	38,204	39,960
	71Y-75Y	19,549	25,304	31,059	34,710	38,360	43,192	46,071	48,277	50,484
	75Y +	22,235	28,866	35,498	39,704	43,909	49,472	52,788	55,331	57,874

		Sum Insured (in Rupees)								
		Age Band	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000
 <p>Floater Plan 4 Adults + 1 Child</p>	3m-18Y	-	-	-	-	-	-	-	-	-
	19Y-35Y	6,710	8,531	10,353	11,508	12,663	14,241	15,152	15,850	16,549
	36Y-45Y	7,145	9,109	11,072	12,317	13,563	15,259	16,241	16,993	17,746
	46Y-55Y	9,009	11,417	13,825	15,353	16,880	18,940	20,144	21,068	21,991
	56Y-60Y	11,280	14,428	17,577	19,574	21,571	24,248	25,823	27,030	28,238
	61Y-65Y	13,837	17,820	21,803	24,329	26,855	30,228	32,219	33,746	35,273
	66Y-70Y	16,305	21,130	25,955	29,016	32,076	36,145	38,558	40,408	42,258
	71Y-75Y	20,523	26,522	32,522	36,327	40,132	45,180	48,181	50,481	52,782
	75Y +	23,209	30,085	36,960	41,321	45,682	51,460	54,899	57,535	60,171

		Sum Insured (in Rupees)								
		Age Band	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000
 <p>Floater Plan 4 Adults + 2 Children</p>	3m-18Y	-	-	-	-	-	-	-	-	-
	19Y-35Y	7,684	9,750	11,816	13,126	14,436	16,229	17,262	18,054	18,846
	36Y-45Y	8,119	10,327	12,535	13,935	15,335	17,247	18,351	19,197	20,044
	46Y-55Y	9,983	12,635	15,288	16,970	18,652	20,928	22,255	23,272	24,289
	56Y-60Y	12,254	15,647	19,040	21,191	23,343	26,236	27,933	29,234	30,535
	61Y-65Y	14,811	19,038	23,265	25,946	28,627	32,216	34,330	35,950	37,571
	66Y-70Y	17,279	22,349	27,418	30,633	33,848	38,133	40,668	42,612	44,555
	71Y-75Y	21,497	27,741	33,985	37,945	41,905	47,168	50,291	52,685	55,079
	75Y +	24,183	31,303	38,423	42,939	47,454	53,448	57,009	59,739	62,469

		Sum Insured (in Rupees)								
		Age Band	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000
 <p>Floater Plan 4 Adults + 3 Children</p>	3m-18Y	-	-	-	-	-	-	-	-	-
	19Y-35Y	8,658	10,968	13,278	14,743	16,209	18,217	19,372	20,258	21,144
	36Y-45Y	9,093	11,545	13,997	15,553	17,108	19,235	20,461	21,401	22,341
	46Y-55Y	10,957	13,854	16,751	18,588	20,425	22,916	24,365	25,475	26,586
	56Y-60Y	13,228	16,865	20,502	22,809	25,116	28,224	30,043	31,438	32,833
	61Y-65Y	15,785	20,257	24,728	27,564	30,400	34,204	36,440	38,154	39,869
	66Y-70Y	18,253	23,567	28,881	32,251	35,621	40,121	42,778	44,815	46,853
	71Y-75Y	22,471	28,959	35,447	39,562	43,677	49,156	52,401	54,889	57,377
	75Y +	25,157	32,521	39,886	44,556	49,227	55,436	59,119	61,943	64,766

• Please Note: Above rates are inclusive of commission & exclusive of GST

Premium Chart (Including GST)

Individual Plan 	Sum Insured (in Rupees)									
	Age Band	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
	3m-18Y	1,399	1,768	2,138	2,372	2,607	2,929	3,114	3,255	3,397
	19Y-35Y	2,094	2,691	3,288	3,666	4,044	4,555	4,854	5,082	5,311
	36Y-45Y	2,390	3,094	3,798	4,244	4,690	5,289	5,641	5,911	6,181
	46Y-55Y	3,750	4,791	5,831	6,490	7,150	8,028	8,548	8,947	9,345
	56Y-60Y	5,468	7,068	8,669	9,683	10,698	12,043	12,843	13,457	14,070
	61Y-65Y	7,073	9,197	11,321	12,668	14,015	15,796	16,858	17,672	18,486
	66Y-70Y	9,027	11,788	14,549	16,300	18,051	20,363	21,744	22,802	23,861
	71Y-75Y	10,720	14,033	17,347	19,448	21,549	24,321	25,978	27,249	28,519
75Y +	12,752	16,728	20,704	23,225	25,747	29,071	31,060	32,584	34,109	

Floater Plan  1 Adult +  1 Child	Sum Insured (in Rupees)									
	Age Band	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
	3m-18Y	-	-	-	-	-	-	-	-	-
	19Y-35Y	3,434	4,381	5,327	5,928	6,528	7,346	7,819	8,182	8,545
	36Y-45Y	3,723	4,775	5,827	6,494	7,161	8,064	8,590	8,994	9,397
	46Y-55Y	5,063	6,444	7,826	8,702	9,578	10,754	11,445	11,975	12,505
	56Y-60Y	6,746	8,676	10,607	11,831	13,056	14,689	15,655	16,395	17,135
	61Y-65Y	8,319	10,763	13,206	14,756	16,306	18,367	19,589	20,526	21,463
	66Y-70Y	10,234	13,302	16,370	18,315	20,261	22,843	24,377	25,554	26,730
	71Y-75Y	11,893	15,502	19,111	21,400	23,689	26,722	28,527	29,911	31,295
75Y +	13,884	18,143	22,401	25,102	27,803	31,377	33,507	35,140	36,772	

Floater Plan  1 Adult +  2 Children	Sum Insured (in Rupees)									
	Age Band	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
	3m-18Y	-	-	-	-	-	-	-	-	-
	19Y-35Y	4,769	6,065	7,360	8,182	9,004	10,126	10,774	11,270	11,767
	36Y-45Y	5,054	6,454	7,854	8,742	9,630	10,836	11,537	12,073	12,610
	46Y-55Y	6,384	8,110	9,836	10,931	12,025	13,502	14,365	15,027	15,689
	56Y-60Y	8,050	10,319	12,589	14,028	15,467	17,397	18,532	19,402	20,272
	61Y-65Y	9,607	12,384	15,162	16,923	18,684	21,037	22,426	23,491	24,556
	66Y-70Y	11,502	14,897	18,293	20,446	22,599	25,468	27,166	28,467	29,769
	71Y-75Y	13,145	17,076	21,006	23,499	25,993	29,307	31,273	32,780	34,288
75Y +	15,116	19,689	24,263	27,164	30,064	33,915	36,202	37,956	39,709	

Floater Plan  1 Adult +  3 Children	Sum Insured (in Rupees)									
	Age Band	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
	3m-18Y	-	-	-	-	-	-	-	-	-
	19Y-35Y	6,081	7,718	9,355	10,394	11,432	12,853	13,671	14,299	14,927
	36Y-45Y	6,363	8,104	9,844	10,948	12,051	13,556	14,426	15,093	15,761
	46Y-55Y	7,683	9,746	11,809	13,117	14,426	16,197	17,229	18,020	18,811
	56Y-60Y	9,332	11,932	14,533	16,183	17,832	20,052	21,353	22,350	23,347
	61Y-65Y	10,873	13,976	17,079	19,048	21,016	23,655	25,207	26,397	27,587
	66Y-70Y	12,748	16,463	20,178	22,535	24,891	28,040	29,897	31,322	32,746
	71Y-75Y	14,374	18,619	22,864	25,556	28,249	31,840	33,963	35,590	37,218
75Y +	16,324	21,206	26,087	29,183	32,279	36,400	38,841	40,712	42,584	

		Sum Insured (in Rupees)								
		Age Band	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000
Floater Plan  2 Adults	3m-18Y	-	-	-	-	-	-	-	-	-
	19Y-35Y	3,457	4,412	5,366	5,971	6,577	7,400	7,878	8,244	8,610
	36Y-45Y	3,916	5,042	6,169	6,883	7,597	8,560	9,124	9,556	9,987
	46Y-55Y	6,225	7,889	9,553	10,609	11,665	13,073	13,905	14,543	15,181
	56Y-60Y	8,973	11,533	14,094	15,718	17,342	19,497	20,777	21,759	22,741
	61Y-65Y	11,542	14,940	18,338	20,493	22,648	25,502	27,201	28,504	29,807
	66Y-70Y	14,667	19,085	23,503	26,305	29,106	32,809	35,019	36,712	38,406
	71Y-75Y	17,377	22,678	27,979	31,341	34,703	39,143	41,794	43,826	45,859
	75Y +	20,628	26,989	33,350	37,385	41,420	46,743	49,924	52,363	54,802

		Sum Insured (in Rupees)								
		Age Band	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000
Floater Plan  2 Adults + 1 Child	3m-18Y	-	-	-	-	-	-	-	-	-
	19Y-35Y	4,581	5,816	7,050	7,833	8,616	9,687	10,305	10,778	11,251
	36Y-45Y	5,034	6,438	7,842	8,733	9,623	10,832	11,534	12,073	12,611
	46Y-55Y	7,322	9,257	11,193	12,420	13,648	15,296	16,264	17,006	17,748
	56Y-60Y	10,035	12,856	15,676	17,465	19,254	21,640	23,050	24,132	25,213
	61Y-65Y	12,572	16,220	19,867	22,181	24,494	27,569	29,394	30,792	32,191
	66Y-70Y	15,659	20,313	24,968	27,920	30,871	34,786	37,113	38,898	40,683
	71Y-75Y	18,334	23,861	29,388	32,893	36,398	41,040	43,804	45,923	48,042
	75Y +	21,544	28,118	34,692	38,861	43,031	48,545	51,833	54,353	56,874

		Sum Insured (in Rupees)								
		Age Band	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000
Floater Plan  2 Adults + 2 Children	3m-18Y	-	-	-	-	-	-	-	-	-
	19Y-35Y	5,683	7,190	8,697	9,653	10,609	11,921	12,675	13,253	13,830
	36Y-45Y	6,128	7,803	9,478	10,540	11,602	13,050	13,888	14,530	15,172
	46Y-55Y	8,396	10,595	12,794	14,189	15,584	17,466	18,566	19,409	20,252
	56Y-60Y	11,075	14,148	17,221	19,170	21,120	23,730	25,267	26,445	27,623
	61Y-65Y	13,580	17,469	21,359	23,826	26,293	29,584	31,530	33,021	34,512
	66Y-70Y	16,627	21,511	26,395	29,492	32,590	36,709	39,152	41,024	42,897
	71Y-75Y	19,269	25,014	30,759	34,403	38,047	42,884	45,758	47,960	50,163
	75Y +	22,439	29,218	35,996	40,296	44,595	50,294	53,685	56,284	58,883

		Sum Insured (in Rupees)								
		Age Band	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000
Floater Plan  2 Adults + 3 Children	3m-18Y	-	-	-	-	-	-	-	-	-
	19Y-35Y	6,832	8,627	10,423	11,562	12,700	14,267	15,165	15,853	16,542
	36Y-45Y	7,278	9,241	11,204	12,449	13,694	15,396	16,378	17,131	17,883
	46Y-55Y	9,545	12,033	14,520	16,098	17,676	19,812	21,056	22,010	22,963
	56Y-60Y	12,225	15,586	18,947	21,079	23,211	26,076	27,757	29,045	30,334
	61Y-65Y	14,729	18,907	23,085	25,735	28,385	31,930	34,020	35,622	37,224
	66Y-70Y	17,777	22,949	28,121	31,401	34,681	39,055	41,642	43,625	45,608
	71Y-75Y	20,418	26,452	32,485	36,312	40,138	45,230	48,248	50,561	52,874
	75Y +	23,588	30,655	37,722	42,205	46,687	52,640	56,175	58,884	61,594

		Sum Insured (in Rupees)								
		Age Band	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000
 <p>4 Adults</p>	3m-18Y	-	-	-	-	-	-	-	-	-
	19Y-35Y	6,768	8,629	10,491	11,671	12,851	14,459	15,389	16,103	16,817
	36Y-45Y	7,282	9,311	11,339	12,626	13,913	15,659	16,674	17,452	18,230
	46Y-55Y	9,481	12,035	14,588	16,207	17,827	20,004	21,280	22,259	23,238
	56Y-60Y	12,161	15,588	19,015	21,188	23,362	26,267	27,981	29,295	30,609
	61Y-65Y	15,179	19,590	24,001	26,799	29,597	33,323	35,529	37,220	38,912
	66Y-70Y	18,091	23,496	28,901	32,330	35,758	40,305	43,008	45,080	47,153
	71Y-75Y	23,068	29,859	36,650	40,957	45,265	50,967	54,363	56,967	59,571
	75Y +	26,237	34,062	41,887	46,850	51,813	58,377	62,290	65,291	68,291

		Sum Insured (in Rupees)								
		Age Band	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000
 <p>4 Adults + 1 Child</p>	3m-18Y	-	-	-	-	-	-	-	-	-
	19Y-35Y	7,917	10,067	12,216	13,580	14,943	16,804	17,879	18,703	19,528
	36Y-45Y	8,431	10,748	13,065	14,535	16,004	18,005	19,164	20,052	20,941
	46Y-55Y	10,631	13,472	16,314	18,116	19,918	22,349	23,770	24,860	25,949
	56Y-60Y	13,310	17,025	20,741	23,097	25,454	28,613	30,471	31,896	33,320
	61Y-65Y	16,328	21,028	25,727	28,708	31,689	35,668	38,019	39,821	41,623
	66Y-70Y	19,240	24,934	30,627	34,238	37,849	42,651	45,498	47,681	49,864
	71Y-75Y	24,217	31,296	38,376	42,866	47,356	53,313	56,853	59,568	62,282
	75Y +	27,387	35,500	43,613	48,759	53,905	60,723	64,780	67,891	71,002

		Sum Insured (in Rupees)								
		Age Band	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000
 <p>4 Adults + 2 Children</p>	3m-18Y	-	-	-	-	-	-	-	-	-
	19Y-35Y	9,067	11,505	13,942	15,488	17,035	19,150	20,369	21,304	22,239
	36Y-45Y	9,580	12,186	14,791	16,443	18,096	20,351	21,654	22,653	23,652
	46Y-55Y	11,780	14,910	18,040	20,025	22,010	24,695	26,260	27,461	28,661
	56Y-60Y	14,459	18,463	22,467	25,006	27,545	30,959	32,961	34,496	36,031
	61Y-65Y	17,477	22,465	27,453	30,617	33,780	38,014	40,509	42,421	44,334
	66Y-70Y	20,389	26,371	32,353	36,147	39,941	44,996	47,988	50,282	52,575
	71Y-75Y	25,366	32,734	40,102	44,775	49,448	55,659	59,343	62,168	64,993
	75Y +	28,536	36,937	45,339	50,668	55,996	63,069	67,270	70,492	73,713

		Sum Insured (in Rupees)								
		Age Band	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000
 <p>4 Adults + 3 Children</p>	3m-18Y	-	-	-	-	-	-	-	-	-
	19Y-35Y	10,216	12,942	15,668	17,397	19,126	21,496	22,859	23,905	24,950
	36Y-45Y	10,730	13,623	16,517	18,352	20,187	22,697	24,144	25,253	26,363
	46Y-55Y	12,929	16,347	19,766	21,933	24,101	27,041	28,750	30,061	31,372
	56Y-60Y	15,609	19,901	24,193	26,915	29,637	33,305	35,451	37,097	38,742
	61Y-65Y	18,627	23,903	29,179	32,525	35,872	40,360	42,999	45,022	47,045
	66Y-70Y	21,539	27,809	34,079	38,056	42,032	47,342	50,478	52,882	55,286
	71Y-75Y	26,515	34,172	41,828	46,684	51,539	58,004	61,833	64,769	67,704
	75Y +	29,685	38,375	47,065	52,576	58,088	65,414	69,760	73,092	76,424

• Please Note: Above rates are inclusive of commission & inclusive of GST



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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