

Fast, Fair and Transparent Claim Management

Specific Exclusions

- ▶▶ For Personal Accident - death resulting directly or indirectly from any illness to any Insured.
- ▶▶ For Critical Illness - if signs or symptoms occur within 90 days of first risk inception date.
- ▶▶ For Admission Benefit:
 - hospital stay without treatment
 - Plastic or cosmetic surgery unless due to illness/injury
 - dental treatment except those due to accidents
 - Rest cure, rehabilitation & custodial care
 - Domiciliary Hospitalization and OPD treatment.

General Exclusions

- ▶▶ Pre-existing conditions
- ▶▶ Breach of law
- ▶▶ Act of self-destruction or self-inflicted injury
- ▶▶ Pregnancy and childbirth
- ▶▶ Result of nuclear contamination
- ▶▶ Alcohol/drug/substance abuse
- ▶▶ Act of war/terrorism
- ▶▶ Congenital anomalies/defects

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.

Please note tax benefits are subject to existing tax laws.

OUR OTHER PRODUCTS



Health Insurance Policy



Fire Insurance Policy



Motor Insurance Policy



Travel Insurance Policy



Personal Accident Insurance Policy

Save Tax under Sec. 80 with SBI General (Applicable to Section II. Critical Illness)

Why SBI General

SBI General Insurance Company Limited commenced its operations in the year 2010 as a joint venture between State Bank of India and Insurance Australia Group (IAG). Pursuant to stake sale by IAG on 27th March 2020, the Company is a joint venture amongst SBI (70%), Napean Opportunities LLP (16.01%), WP Honey Wheat Investment Ltd (9.99%), PI Opportunities Fund-1 (2.35%) and Axis New Opportunities AIF-I (1.65%).

The company offers a wide range of general insurance products in retail and commercial space at affordable prices to make insurance accessible to all individuals and businesses.

The company offers a complete suite of products ranging from Motor, Health, Personal Accident, Travel and Home Insurance in the retail space and products like Aviation, Fire, Marine, Package, Construction & Engineering and Liability Insurance in the commercial space.

SBI General Insurance follows a robust multi-distribution model encompassing Bancassurance, Agency, Broking and Retail Direct Channels. Today, SBI General's Distribution family includes over 21,000 IRDAI certified employees including the State Bank Group employees, and over 8,000 Agents to make insurance easily available even in the remote areas of the country.

SBI General Insurance has established its presence in over 23000 branches of State Bank Group and over 5500 Regional Rural Banks (RRBs). The company's current geographical exposure covers 110+ cities pan India with a presence of another 350+ locations through satellite resources. SBI General Insurance is currently serving three key customer segments i.e. Retail Segment (catering to Individual & Families), Corporate Segment (catering mid to large size companies) and SME Segment.



SBI General Group Loan Insurance
UIN: SBIPAGP20092V011920

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Call Now (Toll Free)

1800 22 1111 | 1800 102 1111

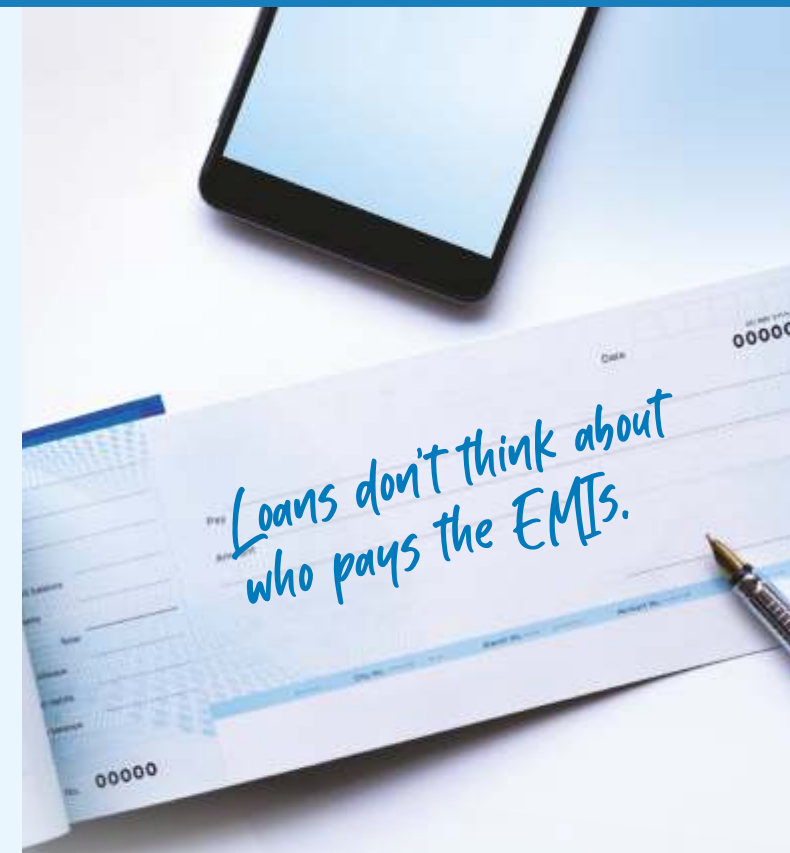
www.sbigeneral.in



SBI General Insurance Company Limited
Corporate & Registered Office:

'Natraj', 301, Junction of Western Express Highway &
Andheri - Kurla Road, Andheri (East), Mumbai - 400 069.

Disclaimer: The information in the advertisement is indicative in nature. For more details on the risk factor, terms and conditions, please refer to the Sales Brochure and Policy Wordings carefully before concluding a sale. | Tax benefits are subject to changes in tax laws. | 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 Co. Ltd. under license | UIN: SBIPAGP20092V011920 | ADVERTISEMENT NUMBER: ADBRO/20-21/APR/006



SECURE YOUR PERSONAL LOAN WITH SBI GENERAL GROUP LOAN INSURANCE.



Protection for Loans

SBI General Group Loan Insurance Policy




Trust is the foundation of any financial transaction; and a loan is no exception. The entire concept of a loan rests on good faith - the premise being the loan will be returned on time. However, what if a borrower is unable to return a loan in full due to illness, accident etc?

This is where SBI General Group Loan Insurance Policy can assist you. Designed to reduce financial burden of borrowers, this policy pays off the loan in case the borrowers face any unfortunate events or accidents. Critical Illness, Personal Accident and Accidental Hospitalization are the three events covered by this policy.

Who can buy this policy?

Anyone between the age of 18 - 65 years who is availing the Loan from any Financial Institution recognized by RBI.

WHAT DOES THIS POLICY OFFER ?

Section Name	Coverage Name Insured (Rs.)	Min. Sum Insured (Rs.)	Max. Sum Period	Waiting Period	Survival
Personal Accident (Mandatory) 	Accidental Death	100,000	10,000,000	Nil	Nil
	Permanent Total Disablement	100,000	10,000,000		
	Funeral Expenses amount under Accidental Death	Admissible claim 20,000			
Critical Illness (Optional) 	Critical Illness	Loan amount	15,000,00	90 days	28 days
	Incidental Expenses (Optional) illness	Admissible claim amount under critical	100,000		
Admission Benefit – Accidental Hospitalization (Optional) 	Admission Benefit – Accidental Hospitalization	Actual EMI *3	Actual EMI *3	Nil	Nil

Lifelong Renewability, Portability and Continuity

What are the Renewal Conditions?

- ▶▶ The Policy is lifelong renewable unless there has been a fraudulent transaction or any misrepresentation or the renewal poses a moral hazard.
- ▶▶ The Policy can be renewed by upfront payment of the total premium specified by us.
- ▶▶ The premium will change when you move into a higher age group or change the Sum Insured/term/ plan.
- ▶▶ There is a Grace Period of 30 days for renewal. Continuity of benefits will be allowed for Policies renewed within 30 days. However, coverage will not be available for this period when no premium has been received.

Free Look Period of 15 days

What are the Portability and Continuity Benefits?

- ▶▶ All our policies are portable to other insurers; and we also port policies from other insurers. We grant continuity of benefits that were already available to the insured members in the immediately preceding cover year.
- ▶▶ This is applicable to only benefits that are applicable under this policy.

Easy Cancellation & Free-Look Period

- ▶▶ You can choose to cancel the policy by giving us a 15-day notice period by recorded delivery. The premium will be refunded pro-rata; refer to the prospectus for more details.
- ▶▶ The Policy may be cancelled by us after giving you a 15-day notice period by recorded delivery. This can be done in cases of misrepresentation, fraud or non-disclosure of material facts. Premium will not be refunded in such cases.

- ▶▶ You will be allowed a free look period of at least 15 days from the date of receipt of the policy to review the terms and conditions of the policy and to return the same if not acceptable.

What are the key features of the policy?

- ▶▶ Protects both borrowers and lenders in case loans can't be returned due to unforeseeable circumstances.
- ▶▶ Mandatory personal accident cover with optional critical illness and hospital admission benefit.
- ▶▶ Policy can be issued for a minimum tenure of 6 months to maximum tenure of 5 years. If the scope of cover includes Critical Illness, the minimum tenure will be 1 year.
- ▶▶ Minimum entry age is 18 years.
- ▶▶ Maximum entry age is 65 years.
- ▶▶ No exit age.
- ▶▶ Pre-existing disease waiting period of 48 months.
- ▶▶ Life long renewability.
- ▶▶ Tax savings under Sec 80D.
- ▶▶ Free look period of 15 days.

Transparent Claim Management

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 case of emergency situations
- Keep you informed of the progress of your claim.

How to make a Claim?

- ▶▶ For Accidental Death & Funeral Expenses, submit necessary documents within 15 days from the date of loss.
- ▶▶ For Critical Illness, submit the relevant documents within ninety days of date of first diagnosis.
- ▶▶ For the others, submit all relevant documents within a reasonable time.
- ▶▶ In case of delays in submission of documents, reasons for delay must be formally communicated in writing.

