

Prospectus

This document is only a summary of the features of the Policy. Actual benefits available are as mentioned in the Policy, and are subject to its terms, conditions and exclusions.

GROUP HEALTH 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 illness or bodily injury can sometimes leave you financially hurt and highly stressed. SBI General Health Insurance can protect you & make your medical treatment expenses more manageable and ensures quality health care for you and your family. Now is the time to insure yourself and your family against rising health care costs. Let SBI General assist you in removing the financial burden caused by hospitalization, when you are traumatized with expensive medical care.



Insurer shall pay the expenses reasonably and necessarily incurred by or on behalf of the Insured Person under the following categories but not exceeding the Sum Insured and subject to deduction of any deductible as reflected in the policy schedule in respect of such Insured person as specified in the Schedule:

1. Room, Board & Nursing Charges as charged by the hospital: up to 1% of the Sum Insured max Rs.1500/- for Normal Room per day. If admitted into Intensive Care Unit up to 2% of the Sum Insured per day max Rs.2500/-. In case the insured opts for a higher room category than his eligibility the same can be covered upon specific acceptance by the insurer or Administrator (TPA). In such a case we shall not recover any expenses towards proportionate deductions other than the defined 'associate medical expenses'
2. Medical Practitioner and Specialists Fees.(Including Teleconsultation)
3. Anesthesia, Blood, Oxygen, Operation Theatre charges, Surgical Appliances, Medicines & Drugs, Diagnostic Materials and X-ray, Dialysis, Chemotherapy, Radiotherapy, Cost of Pacemaker, prosthesis/internal implants and any medical expenses incurred which is integral part of the operation
4. **Pre-hospitalisation Expenses** - Insurer shall pay for expenses as defined in the policy and incurred 30 days prior to the date of admission into the hospital or Domiciliary Hospitalisation
5. **Post-hospitalisation Expenses** - Insurer shall pay for expenses as defined in the policy and incurred 60 days after the date of discharge from the hospital or Domiciliary Hospitalisation

6. **Day Care Expenses** - Insurer shall pay for Day Care expenses incurred on advanced technological surgeries and procedures requiring less than 24 hours of hospitalisation as per

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Corporate & Registered Office:  'Natraj', 301, Junction of Western Express Highway & Andheri - Kurla Road, Andheri (E), Mumbai - 400 069 | CIN: U66000MH2009PLC190546 |  Tel.: +91 22 42412000 |  www.sbigeneral.in | Logo displayed belongs to State Bank of India and is used by SBI General Insurance Co. Ltd. under license | IRDAI Registration Number 144 | Product Name - Group Health Insurance Policy | UIN: SBIHLGP21330V022021 | IRDAI Reg No 144

the list attached in policy wording and subject to the condition that prior approval is obtained by the Insured Person/Insured from the Administrator/Insurer for such a Day Care Procedure/Expense.

7. **Non Network Hospitalisation Co-pay** - For all admissible claims where treatment is taken at hospitals which are not in the list of network providers empanelled by the Company/Administrator, insured person shall bear 10% of the eligible admissible claim as per terms of insurance or shall bear a % of the eligible admissible claim as stipulated in the schedule for the said purpose.
8. **Domiciliary Hospitalisation**- Insurer will cover Reasonable and Customary Charges towards Domiciliary Hospitalisation exceeding 3 days as defined in policy wording subject to 20% of the Basic Sum Insured or a maximum of up to Rs.20000, whichever is lesser, however domiciliary Hospitalisation benefits shall not cover:-
 - i. Expenses incurred for pre and post domiciliary hospitalisation treatment or
 - ii. Expenses incurred for treatment for any of the following Diseases
 - a. Asthma
 - b. Bronchitis
 - c. Chronic Nephritis and Nephritic Syndrome
 - d. Diarrhea and all type of Dysenteries including Gastro-enteritis
 - e. Epilepsy
 - f. Influenza, Cough and Cold
 - g. Pyrexia of unknown Origin for less than 10 days
 - h. Tonsillitis and Upper Respiratory Tract Infection including Laryngitis and Pharyngitis
 - i. Arthritis, Gout and Rheumatism
9. **HIV/AIDS Cover:** We will cover expenses incurred for Inpatient treatment due to any condition caused by or associated with human immunodeficiency virus or variant/mutant viruses and or any syndrome or condition of a similar kind commonly referred to as AIDS upto the Sum Insured or as specified in the policy schedule except for the conditions which are permanently excluded
10. **Mental Illness Cover:** We will cover for the expenses incurred for the inpatient Treatment for any mental illness or psychiatric or psychological ailment / condition upto the Sum Insured Or as specified in policy schedule.
11. **Genetic Disorders or Diseases** are covered up to the Sum Insured Or as specified in policy schedule.
12. **Internal Congenital Diseases** are Covered upto the Sum Insured Or as specified in policy schedule.
13. The following procedures will be covered (wherever medically indicated) either as in patient or as part of day care treatment in a hospital up to of Sum Insured, specified in the policy schedule, during the policy period:
 - A. Uterine Artery Embolization and HIFU (High Intensity Focused Ultrasound)
 - B. Balloon Sinuplasty
 - C. Deep Brain Stimulation

- D. Oral Chemotherapy
- E. Immunotherapy - Monoclonal Antibody to be given as injection
- F. Intra Vitreal Injections
- G. Robotic Surgeries
- H. Stereotactic Radio Surgeries
- I. Bronchial Thermoplasty
- J. Vaporisation of the Prostrate (Green Laser Treatment or Holmium Laser Treatment)
- K. IONM - (Intra Operative Neuro Monitoring)
- L. Stem Cell Therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions to be covered

Add on covers - We will pay charges associated with the following additional covers subject to additional premium paid by Insured to Us and conditions as applicable.

1. Ambulance Expenses Cover
2. Annual Medical Checkup Cover
3. Maternity Benefit Extension with waiting period of 9 months
4. Maternity Benefit Extension without waiting period of 9 months
5. New born cover from day one
6. Critical Illness Cover
7. Pre-existing Disease Exclusion waiver.
8. First year exclusion waiver
9. 30 day exclusion waiver
10. Coverage for Ayurvedic Medicine
11. Coverage for Homeopathic and Unani system of medicine
12. Exclusion of Domiciliary Hospitalisation
13. Exclusion of Pre and Post hospitalisation cover
14. Coverage for Outpatient expenses
15. Coverage for Dental Expenses
16. Corporate Buffer
17. Coverage for Congenital Internal Diseases
18. Voluntary Co-pay option
19. Enhancement of Room Rent Sub-limits.
20. Family Floater Cover.

Exclusions:

We will not pay for any expenses incurred by Insured Person in respect of claims arising out of or howsoever related to any of the following and for any of the coverages offered under the policy including add on covers:

1. Pre-Existing Diseases - Code- Excl01

- a) Expenses related to the treatment of a pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of 48 months of continuous coverage after the date of inception of the first policy with insurer.

- b) In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
- c) If the Insured Person is continuously covered without any break as defined under the portability norms of the extant IRDAI (Health Insurance) Regulations, then waiting period for the same would be reduced to the extent of prior coverage.
- d) Coverage under the policy after the expiry of 48 months for any pre-existing disease is subject to the same being declared at the time of application and accepted by Insurer.

2. Specified disease/procedure waiting period- Code- Excl02

- a) Expenses related to the treatment of the listed Conditions, surgeries/treatments shall be excluded until the expiry of 90 Days/ 12 months of continuous coverage after the date of inception of the first policy with us. This exclusion shall not be applicable for claims arising due to an accident.
- b) In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
- c) If any of the specified disease/procedure falls under the waiting period specified for pre-existing diseases, then the longer of the two waiting periods shall apply.
- d) The waiting period for listed conditions shall apply even if contracted after the policy or declared and accepted without a specific exclusion.
- e) If the Insured Person is continuously covered without any break as defined under the applicable norms on portability stipulated by IRDAI, then waiting period for the same would be reduced to the extent of prior coverage.
- f) List of specific diseases/procedures

12 Months Waiting Period:

- i. Any types of gastric or duodenal ulcers;
- ii. Tonsillectomy, Adenoidectomy, Mastoidectomy, Tympanoplasty;
- iii. Surgery on all internal or external tumor /cysts/nodules/polyps of any kind including breast lumps;
- iv. All types of Hernia and Hydrocele;
- v. Anal Fissures, Fistula and Piles;
- vi. Cataract;
- vii. Benign Prostatic Hypertrophy;
- viii. Hysterectomy/ myomectomy for menorrhagia or fibromyoma or prolapse of uterus;
- ix. Non infective Arthritis, Treatment of Spondylosis / Spondylitis, Gout & Rheumatism;

- x. Surgery of Genitourinary tract;
- xi. Calculus Diseases;
- xii. Sinusitis, nasal disorders and related disorders;
- xiii. Surgery for prolapsed intervertebral disc unless arising from accident;
- xiv. Vertebro-spinal disorders (including disc) and knee conditions;
- xv. Surgery of varicose veins and varicose ulcers;
- xvi. Chronic Renal failure;
- xvii. Medical Expenses incurred in connection with joint replacement surgery due to Degenerative condition, Age related osteoarthritis and Osteoporosis unless such Joint replacement surgery unless necessitated by Accidental Bodily Injury.

90 Days Waiting Period:

- i. Hypertension, Heart Disease and related complications;
- ii. Diabetes and related complications;

3. 30-day waiting period- Code- Excl03

- a) Expenses related to the treatment of any illness within 30 days from the first policy commencement date shall be excluded except claims arising due to an accident, provided the same are covered.
- b) This exclusion shall not, however, apply if the Insured Person has Continuous Coverage for more than twelve months.
- c) The within referred waiting period is made applicable to the enhanced sum insured in the event of granting higher sum insured subsequently.

4. Treatment outside India.

5. War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, commotion, unrest, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition of or damage by or under the order of any government or public local authority.

6. Injury or Disease directly or indirectly caused by or contributed to by nuclear weapons/materials.

7. Circumcision unless necessary for treatment of a disease, illness or injury not excluded hereunder, or, as may be necessitated due to an accident

8. Refractive Error: (Code- Excl15)

Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 dioptries.

9. Cosmetic or plastic Surgery: (Code- Excl08)

Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or Cancer or as part of medically necessary treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner.

10. The cost of spectacles, contact lenses, hearing aids, crutches, wheelchairs, dentures, artificial teeth and all other external appliances ,and/or devices unless specifically covered.
11. Expenses incurred on Items for personal comfort like television, telephone, etc. incurred during hospitalization and which have been specifically charged for in the hospitalisation bills issued by the hospital.
12. External medical equipment of any kind used at home as post hospitalisation care including cost of instrument used in the treatment of Sleep Apnoea Syndrome (C.P.A.P), Continuous Peritoneal Ambulatory Dialysis (C.P.A.D) and Oxygen concentrator for Bronchial Asthmatic condition.
13. Dental treatment or surgery of any kind unless required as a result of Accidental Bodily Injury to natural teeth requiring hospitalization treatment.
14. Convalescence, general debility, “Run-down” condition, rest cure, Congenital external illness/ disease/ defect.
15. Intentional self-injury (including but not limited to the use or misuse of any intoxicating drugs or alcohol).

16. Breach of law: (Code- Excl10)

Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.

17. Treatment for, Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. **(Code- Excl12)**
18. Venereal disease or any sexually transmitted disease or sickness. (excluding HIV / AIDS as mentioned under scope of cover)

19. Maternity Expenses (Code - Excl 18):

- i. Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy;
- ii. expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the policy period.

20. Sterility and Infertility: (Code- Excl17)

Expenses related to sterility and infertility this includes:

- i. Any type of sterilization
- ii. Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT ICSI
- iii. Gestational Surrogacy
- iv. Reversal of sterilization

21. Vaccination or inoculation except as part of post-bite treatment for animal bite.
22. Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalization claim or day care procedure. (Code- Excl14)
23. Surgery to correct Deviated Nasal septum and hypertrophied turbinate unless necessitated by an accidental body injury and proved to our satisfaction that the condition is a result of an accidental injury.
24. Medical Practitioner's home visit Expenses during pre and post hospitalization period, Attendant Nursing Expenses.
25. Outpatient Diagnostic, Medical and Surgical procedures or treatments, non-prescribed drugs and medical supplies,
26. Change-of-Gender treatments: **(Code- Excl07)**
Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex.
27. **Hazardous or Adventure sports: Code- Excl09**
Expenses related to any treatment necessitated due to participation as a professional in hazardous or adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving.
28. Expenses incurred at Hospital primarily for diagnosis irrespective of 24 hours hospitalization . This would also include stay in a hospital without undertaking any treatment or where there is no active regular treatment by the Medical Practitioner, which ordinarily can be given without hospitalization.
29. Treatments received in health hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons. Code- Excl13
30. **Rest Cure, rehabilitation and respite care- (Code- Excl05)**
 - a) Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes:
 - i. Custodial care either at home or in a nursing facility for personal care such as help with activities of daily living such as bathing, dressing, moving around either by skilled nurses or assistant or non-skilled persons.
 - ii. Any services for people who are terminally ill to address physical, social, emotional and spiritual needs.
31. **Investigation & Evaluation- (Code- Excl04)**
 - a) Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded.
 - b) Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded.
32. Treatment with alternative medicines like ayurvedic, homeopathy, unani, acupuncture,

acupressure, osteopath, naturopathy, chiropractic, reflexology and aromatherapy unless specifically covered under the policy.

33. Hospitalization for donation of any body organs by an Insured Person including complications arising from the donation of organs.

34. Obesity/ Weight Control: (Code- Excl06)

Expenses related to the surgical treatment of obesity that does not fulfil all the below conditions:

1. Surgery to be conducted is upon the advice of the Doctor
2. The surgery/Procedure conducted should be supported by clinical protocols
3. The member has to be 18 years of age or older and
4. Body Mass Index (BMI);
 - a) greater than or equal to 40 or
 - b) greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss:
 - i. Obesity-related cardiomyopathy
 - ii. Coronary heart disease
 - iii. Severe Sleep Apnea
 - iv. Uncontrolled Type2 Diabetes

35. Unproven Treatments: Code- Excl16

Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.

36. Costs of donor screening or treatment including organ extraction, unless specifically covered and specified in the schedule of the policy.

37. Disease / injury illness whilst performing duties as a serving member of a military or police force.

38. Any kind of Service charges, Surcharges, Admission fees / Registration charges etc levied by the hospital.

39. In respect of the existing diseases, disclosed by the insured and mentioned in the policy schedule (based on insured's consent), policyholder is not entitled to get the coverage for specified ICD codes

Who can take this policy

1. Any Group which has a commonality of purpose or which is engaged in a common economic activity can take the policy, and group should consist of minimum 25 members. An association of persons coming together only with a purpose of availing an insurance cover will not be treated as a group for the purpose of policy.

2. Minimum entry age is 3 months and maximum entry age is 65 years; however there is no exit age. Children can be covered from 3 months and maximum up to 23 years subject to parents concurrently covered with us.

Period of insurance

Group health insurance policies will always be issued for one year, short period policy requests will not be considered.

Fixing of sum Insured

1. Minimum Sum Insured – INR 50,000 per insured person.
2. Maximum Sum Insured – INR 7, 50,000 per insured person.

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Premium:

The rate of premium shall depend upon the Age and Sum Insured. The Premium table for basic cover is provided below. Premium figures are in INR and excluding GST:

| | 50,000 | 1,00,000 | 2,00,000 | 3,00,000 | 4,00,000 | 5,00,000 | 7,50,000 | 75,000 | 1,50,000 | 2,50,000 | 3,50,000 | 4,50,000 | 5,50,000 | 6,00,000 | 6,50,000 | 7,00,000 |
|----------|--------|----------|----------|----------|----------|----------|----------|--------|----------|----------|----------|----------|----------|----------|----------|----------|
| 0.25 - 1 | 2,977 | 3,587 | 5,067 | 5,508 | 5,949 | 6,170 | 7,404 | 3,282 | 4,327 | 5,288 | 5,729 | 6,060 | 6,417 | 6,663 | 6,910 | 7,157 |
| 2.0 - 18 | 1,045 | 1,259 | 1,779 | 1,933 | 2,088 | 2,165 | 2,599 | 1,152 | 1,519 | 1,856 | 2,011 | 2,127 | 2,252 | 2,338 | 2,426 | 2,512 |
| 19 - 25 | 1,104 | 1,330 | 1,880 | 2,042 | 2,206 | 2,288 | 2,745 | 1,217 | 1,604 | 1,960 | 2,124 | 2,247 | 2,379 | 2,471 | 2,562 | 2,653 |
| 26 - 30 | 1,255 | 1,512 | 2,137 | 2,323 | 2,508 | 2,601 | 3,121 | 1,384 | 1,824 | 2,229 | 2,415 | 2,555 | 2,705 | 2,809 | 2,913 | 3,017 |
| 31 - 35 | 1,403 | 1,691 | 2,389 | 2,597 | 2,804 | 2,907 | 3,489 | 1,547 | 2,039 | 2,493 | 2,701 | 2,856 | 3,024 | 3,141 | 3,257 | 3,373 |
| 36 - 40 | 1,749 | 2,107 | 2,978 | 3,236 | 3,495 | 3,625 | 4,349 | 1,928 | 2,542 | 3,107 | 3,365 | 3,560 | 3,770 | 3,914 | 4,059 | 4,204 |
| 41 - 45 | 2,207 | 2,660 | 3,758 | 4,085 | 4,411 | 4,575 | 5,489 | 2,434 | 3,209 | 3,921 | 4,248 | 4,493 | 4,758 | 4,940 | 5,124 | 5,307 |
| 46 - 50 | 2,555 | 3,079 | 4,349 | 4,727 | 5,106 | 5,295 | 6,354 | 2,817 | 3,714 | 4,538 | 4,916 | 5,201 | 5,506 | 5,718 | 5,930 | 6,141 |
| 51 - 55 | 2,805 | 3,379 | 5,968 | 6,487 | 7,007 | 7,266 | 8,719 | 3,092 | 4,674 | 6,228 | 6,746 | 7,136 | 7,556 | 7,847 | 8,138 | 8,428 |
| 56 - 60 | 4,010 | 5,127 | 9,054 | 9,842 | 10,629 | 11,023 | 13,227 | 4,569 | 7,091 | 9,448 | 10,235 | 10,826 | 11,464 | 11,905 | 12,346 | 12,787 |

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|-------|-------|--------|--------|--------|--------|--------|--------|-------|--------|--------|--------|--------|--------|--------|--------|--------|
| 61-65 | 5,813 | 7,266 | 12,832 | 13,947 | 15,063 | 15,621 | 18,746 | 6,539 | 10,049 | 13,390 | 14,505 | 15,342 | 16,246 | 16,870 | 17,495 | 18,120 |
| 66-70 | | 10,058 | 16,148 | 17,552 | 18,957 | 19,658 | 23,590 | | 13,103 | 16,850 | 18,254 | 19,307 | 20,445 | 21,231 | 22,017 | 22,804 |
| 70+ | | 13,656 | 19,772 | 21,491 | 23,210 | 24,070 | 28,883 | | 16,714 | 20,631 | 22,350 | 23,640 | 25,033 | 25,996 | 26,958 | 27,921 |

New Premium Inclusive of GST:

| | 50,000 | 1,00,000 | 2,00,000 | 3,00,000 | 4,00,000 | 5,00,000 | 7,50,000 | 75,000 | 1,50,000 | 2,50,000 | 3,50,000 | 4,50,000 | 5,50,000 | 6,00,000 | 6,50,000 | 7,00,000 |
|--------|--------|----------|----------|----------|----------|----------|----------|--------|----------|----------|----------|----------|----------|----------|----------|----------|
| 0.25-1 | 3,513 | 4,232 | 5,979 | 6,500 | 7,020 | 7,280 | 8,736 | 3,873 | 5,106 | 6,240 | 6,760 | 7,150 | 7,572 | 7,863 | 8,154 | 8,445 |
| 2.0-18 | 1,233 | 1,486 | 2,099 | 2,281 | 2,464 | 2,555 | 3,067 | 1,359 | 1,793 | 2,191 | 2,373 | 2,510 | 2,658 | 2,759 | 2,862 | 2,964 |
| 19-25 | 1,302 | 1,570 | 2,218 | 2,410 | 2,603 | 2,700 | 3,239 | 1,436 | 1,893 | 2,313 | 2,506 | 2,651 | 2,808 | 2,915 | 3,023 | 3,131 |
| 26-30 | 1,481 | 1,784 | 2,521 | 2,741 | 2,960 | 3,069 | 3,682 | 1,633 | 2,152 | 2,630 | 2,850 | 3,014 | 3,192 | 3,314 | 3,437 | 3,560 |
| 31-35 | 1,655 | 1,995 | 2,819 | 3,064 | 3,308 | 3,431 | 4,117 | 1,825 | 2,406 | 2,941 | 3,187 | 3,370 | 3,568 | 3,706 | 3,843 | 3,980 |
| 36-40 | 2,064 | 2,487 | 3,514 | 3,819 | 4,125 | 4,277 | 5,132 | 2,275 | 3,000 | 3,666 | 3,971 | 4,200 | 4,448 | 4,619 | 4,790 | 4,961 |
| 41-45 | 2,604 | 3,138 | 4,434 | 4,820 | 5,205 | 5,398 | 6,477 | 2,872 | 3,786 | 4,626 | 5,013 | 5,302 | 5,614 | 5,829 | 6,046 | 6,262 |
| 46 | 3,014 | 3,633 | 5,132 | 5,578 | 6,025 | 6,248 | 7,497 | 3,324 | 4,382 | 5,355 | 5,801 | 6,137 | 6,497 | 6,748 | 6,998 | 7,247 |

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|------------|-------|--------|--------|--------|--------|--------|--------|-------|--------|--------|--------|--------|--------|--------|--------|--------|
| - 50 | | | | | | | | | | | | | | | | |
| 51 - 55 | 3,309 | 3,987 | 7,042 | 7,655 | 8,268 | 8,574 | 10,289 | 3,649 | 5,515 | 7,349 | 7,961 | 8,420 | 8,916 | 9,259 | 9,602 | 9,945 |
| 56 - 60 | 4,732 | 6,050 | 10,684 | 11,613 | 12,542 | 13,007 | 15,608 | 5,391 | 8,367 | 11,149 | 12,078 | 12,774 | 13,527 | 14,048 | 14,568 | 15,089 |
| 61 - 65 | 6,859 | 8,574 | 15,142 | 16,458 | 17,775 | 18,433 | 22,120 | 7,716 | 11,857 | 15,800 | 17,116 | 18,103 | 19,170 | 19,907 | 20,644 | 21,381 |
| 66- 70 | 0 | 11,868 | 19,055 | 20,711 | 22,369 | 23,197 | 27,837 | 0 | 15,461 | 19,883 | 21,540 | 22,783 | 24,125 | 25,053 | 25,981 | 26,909 |
| 70+ | 0 | 16,114 | 23,330 | 25,360 | 27,388 | 28,403 | 34,082 | 0 | 19,722 | 24,345 | 26,373 | 27,895 | 29,539 | 30,675 | 31,810 | 32,946 |

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Premium rates for add on covers are provides as below.

1. **Floater Coverage:** Floater coverage discount will be applicable on the premium depending on the age, number of dependents, type of coverage, Age, Location, Gender and Sum insured opted. In case the dependent data (Dependent Count, Age, SI, Location or Gender) are not known at the time of computation, estimation will be done based on the no. of employees & their details. .In case actual enrolment data do not match with the pricing assumptions the premiums will be adjusted accordingly within 3 month after commencement of the policy. The Standard Base Premium computed for employees & dependents will be discounted depending on age, SI and family size, discount range is between 2.5% and 15% and will depend on floater size and age distribution.

Floater discount:

| | |
|--|------|
| Floater option Employee + Spouse | -5% |
| Floater option Employee + Spouse + 1 Child. | -8% |
| Floater option Employee + Spouse + 2 Children | -10% |
| Floater option Employee + Spouse + 2 Children + 1 Parent | -13% |
| Floater option Employee + Spouse + 2 Children + 2 Parents | -15% |
| Floater option Employee + Spouse + 1 Child + 1 Parent | -10% |
| Floater option Employee + Spouse + 2 Children + 1 Parent/Sibling | -13% |
| Floater option Employee + Spouse + 2 Children + 2 Parents/Siblings | -15% |
| Floater option Employee + Spouse + 1 Child + 1 Parent/Siblings | -10% |
| Floater option Employee + Spouse + 1 Child + 1 Parent + Siblings | -15% |
| Floater option Employee + Spouse + Children + Parents + Siblings | -15% |
| Floater option Employee + Spouse + 2 Children/Parents | -15% |
| Floater option Employee + Spouse + 2 Children + 1 Parent/In-law | -13% |
| Floater option Employee + Spouse + 2 Children + 2 Parents/In-laws | -15% |
| Floater option Employee + Spouse + 1 Child + 1 Parent/In-law | -10% |
| Floater option Employee + Spouse + 2 Children/Parents/in-laws | -10% |
| Floater option Employee + Spouse + 1 Child/Parent/in-law | -8% |

2. 30 day exclusion waiver

There will a loading between 3% to 12% on the base premium. The below tables give group type wise and age band wise loadings.

Table 1: Age band wise loadings for a subsidised group:

| Age and | Min Loading | Max Loading |
|----------|-------------|-------------|
| 0.25 - 1 | 9% | 10% |
| 2.0 - 18 | 5% | 6% |
| 19 - 25 | 6% | 7% |
| 26 - 30 | 7% | 8% |
| 31 - 35 | 8% | 9% |
| 36 - 40 | 8% | 9% |
| 41 - 45 | 8% | 9% |
| 46 - 50 | 8% | 9% |
| 51 - 55 | 9% | 10% |
| 56 - 60 | 9% | 10% |
| 61 - 65 | 10% | 11% |
| 66-70 | 10% | 11% |
| 70+ | 11% | 12% |

Table 2: Age band wise loading for a voluntary group:

| Age and | Min Loading | Max Loading |
|----------|-------------|-------------|
| 0.25 - 1 | 11% | 12% |
| 2.0 - 18 | 7% | 8% |
| 19 - 25 | 8% | 9% |
| 26 - 30 | 8% | 9% |
| 31 - 35 | 9% | 10% |
| 36 - 40 | 9% | 10% |
| 41 - 45 | 10% | 11% |
| 46 - 50 | 10% | 11% |
| 51 - 55 | 10% | 11% |
| 56 - 60 | 11% | 12% |
| 61 - 65 | 11% | 12% |
| 66-70 | 12% | 12% |

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Corporate & Registered Office:  'Natraj', 301, Junction of Western Express Highway & Andheri - Kurla Road, Andheri (E), Mumbai - 400 069 | CIN: U66000MH2009PLC190546 |  Tel.: +91 22 42412000 |  www.sbigeneral.in | Logo displayed belongs to State Bank of India and is used by SBI General Insurance Co. Ltd. under license | IRDAI Registration Number 144 | Product Name - Group Health Insurance Policy | UIN: SBIHLGP21330V022021 | IRDAI Reg No 144

| | | |
|-----|-----|-----|
| 70+ | 12% | 12% |
|-----|-----|-----|

Table 3: Age band wise loading for a voluntary + subsidised group:

| Age and | Min Loading | Max Loading |
|----------|-------------|-------------|
| 0.25 - 1 | 11% | 12% |
| 2.0 - 18 | 7% | 8% |
| 19 - 25 | 8% | 9% |
| 26 - 30 | 8% | 9% |
| 31 - 35 | 9% | 10% |
| 36 - 40 | 9% | 10% |
| 41 - 45 | 10% | 11% |
| 46 - 50 | 10% | 11% |
| 51 - 55 | 10% | 11% |
| 56 - 60 | 11% | 12% |
| 61 - 65 | 11% | 12% |
| 66-70 | 12% | 12% |
| 70+ | 12% | 12% |

3. First year exclusion waiver

There will a loading between 6% to 25% on the base premium. The below tables give group type wise and age band wise loadings.

Table 1: Age band wise loadings for a subsidised group:

| Age band | Min Loading | Max Loading |
|----------|-------------|-------------|
| 0.25 - 1 | 9% | 11% |
| 2.0 - 18 | 8% | 10% |
| 19 - 25 | 9% | 11% |
| 26 - 30 | 10% | 12% |
| 31 - 35 | 11% | 13% |
| 36 - 40 | 12% | 14% |
| 41 - 45 | 13% | 15% |
| 46 - 50 | 14% | 16% |
| 51 - 55 | 15% | 17% |
| 56 - 60 | 16% | 18% |
| 61 - 65 | 17% | 19% |
| 66-70 | 18% | 20% |
| 70+ | 19% | 21% |

Table 2: Age band wise loading for a voluntary group:

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| Age and | Min Loading | Max Loading |
|----------|-------------|-------------|
| 0.25 - 1 | 10% | 12% |
| 2.0 - 18 | 9% | 11% |
| 19 - 25 | 10% | 12% |
| 26 - 30 | 12% | 14% |
| 31 - 35 | 13% | 15% |
| 36 - 40 | 14% | 16% |
| 41 - 45 | 15% | 17% |
| 46 - 50 | 16% | 18% |
| 51 - 55 | 17% | 19% |
| 56 - 60 | 18% | 20% |
| 61 - 65 | 19% | 21% |
| 66-70 | 20% | 22% |
| 70+ | 21% | 23% |

Table 3: Age band wise loading for a voluntary + subsidised group:

| Age and | Min Loading | Max Loading |
|----------|-------------|-------------|
| 0.25 - 1 | 10% | 12% |
| 2.0 - 18 | 9% | 11% |
| 19 - 25 | 10% | 12% |
| 26 - 30 | 12% | 14% |
| 31 - 35 | 13% | 15% |
| 36 - 40 | 14% | 16% |
| 41 - 45 | 15% | 17% |
| 46 - 50 | 16% | 18% |
| 51 - 55 | 17% | 19% |
| 56 - 60 | 18% | 20% |
| 61 - 65 | 19% | 21% |
| 66-70 | 20% | 22% |
| 70+ | 21% | 23% |

4. Pre-existing Disease Exclusion waiver:

There will be a loading between 10% to 50% on the base premium. The below tables give group type wise and age band wise loadings.

Table 1: Age band wise loadings for a subsidised group:

| Age and | Min Loading | Max Loading |
|----------|-------------|-------------|
| 0.25 - 1 | 10% | 11% |
| 2.0 - 18 | 10% | 11% |

| | | |
|---------|-----|-----|
| 19 - 25 | 10% | 12% |
| 26 - 30 | 12% | 14% |
| 31 - 35 | 14% | 16% |
| 36 - 40 | 16% | 18% |
| 41 - 45 | 18% | 20% |
| 46 - 50 | 20% | 22% |
| 51 - 55 | 22% | 24% |
| 56 - 60 | 24% | 26% |
| 61 - 65 | 26% | 28% |
| 66-70 | 28% | 30% |
| 70+ | 30% | 32% |

Table 2: Age band wise loading for a voluntary group:

| Age and | Min Loading | Max Loading |
|----------|-------------|-------------|
| 0.25 - 1 | 11% | 12% |
| 2.0 - 18 | 11% | 12% |
| 19 - 25 | 11% | 13% |
| 26 - 30 | 14% | 16% |
| 31 - 35 | 16% | 18% |
| 36 - 40 | 18% | 20% |
| 41 - 45 | 20% | 22% |
| 46 - 50 | 24% | 26% |
| 51 - 55 | 26% | 28% |
| 56 - 60 | 28% | 30% |
| 61 - 65 | 30% | 32% |
| 66-70 | 32% | 34% |
| 70+ | 34% | 36% |

Table 3: Age band wise loading for a voluntary + Subsidised group:

| Age and | Min Loading | Max Loading |
|----------|-------------|-------------|
| 0.25 - 1 | 11% | 12% |
| 2.0 - 18 | 11% | 12% |
| 19 - 25 | 11% | 13% |
| 26 - 30 | 14% | 16% |
| 31 - 35 | 16% | 18% |
| 36 - 40 | 18% | 20% |
| 41 - 45 | 20% | 22% |
| 46 - 50 | 24% | 26% |

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| | | |
|---------|-----|-----|
| 51 - 55 | 26% | 28% |
| 56 - 60 | 28% | 30% |
| 61 - 65 | 30% | 32% |
| 66-70 | 32% | 34% |
| 70+ | 34% | 36% |

5. Maternity Benefit Extension with 9 month waiting period

The maternity premiums are as per the below given table. Maternity Premium will be charged only to the female members of the group.

| Maternity Rates With 9 month waiting period | | | | | | | | | | |
|---|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| Age Band | SI 10000 | SI 15000 | SI 20000 | SI 25000 | SI 30000 | SI 40000 | SI 50000 | SI 60000 | SI 70000 | SI 75000 |
| 0.5 - 18 | 225 | 245 | 282 | 306 | 341 | 429 | 490 | 630 | 858 | 980 |
| 19 - 25 | 1,111 | 1,208 | 1,389 | 1,509 | 1,682 | 2,113 | 2,415 | 3,105 | 4,226 | 4,830 |
| 26 - 30 | 1,401 | 1,523 | 1,751 | 1,903 | 2,121 | 2,664 | 3,045 | 3,915 | 5,329 | 6,090 |
| 31 - 35 | 757 | 823 | 946 | 1,028 | 1,146 | 1,439 | 1,645 | 2,115 | 2,879 | 3,290 |
| 36 - 40 | 201 | 219 | 252 | 273 | 305 | 383 | 438 | 563 | 766 | 875 |
| 40+ | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

6. Maternity Benefit Extension without 9 month waiting period

The maternity premiums are as per the below given table.

| Maternity Rates without 9 month without waiting period | | | | | | | | | | |
|--|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| Age Band | SI 10000 | SI 15000 | SI 20000 | SI 25000 | SI 30000 | SI 40000 | SI 50000 | SI 60000 | SI 70000 | SI 75000 |
| 0.5 - 18 | 290 | 315 | 362 | 394 | 439 | 551 | 630 | 810 | 1,103 | 1,260 |
| 19 - 25 | 1,707 | 1,855 | 2,133 | 2,319 | 2,584 | 3,246 | 3,710 | 4,770 | 6,493 | 7,420 |
| 26 - 30 | 2,157 | 2,345 | 2,697 | 2,931 | 3,266 | 4,104 | 4,690 | 6,030 | 8,208 | 9,380 |
| 31 - 35 | 1,159 | 1,260 | 1,449 | 1,575 | 1,755 | 2,205 | 2,520 | 3,240 | 4,410 | 5,040 |
| 36 - 40 | 306 | 333 | 382 | 416 | 463 | 582 | 665 | 855 | 1,164 | 1,330 |
| 40+ | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

7. New Born Baby Cover from Day 1

The New Born Baby cover from Day 1 premiums are as per the below given table.

| Age Band / Sum Insured > | 50000 | 100000 | 200000 | 300000 | 400000 | 500000 | 750000 |
|--------------------------|-------|--------|--------|--------|--------|--------|--------|
| 0.25 - 1 | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| 2.0 - 18 | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| 19 - 25 | 198 | 239 | 338 | 367 | 397 | 411 | 494 |
| 26 - 30 | 652 | 786 | 1,110 | 1,207 | 1,303 | 1,351 | 1,622 |
| 31 - 35 | 510 | 615 | 869 | 944 | 1,020 | 1,058 | 1,269 |

| | | | | | | | |
|---------|-----|-----|-----|-----|-----|-----|-----|
| 36 – 40 | 255 | 307 | 434 | 472 | 510 | 529 | 635 |
| 41 – 45 | 142 | 171 | 241 | 262 | 283 | 294 | 353 |
| 46 – 50 | 57 | 68 | 97 | 105 | 113 | 118 | 141 |
| 51 – 55 | 28 | 34 | 48 | 52 | 57 | 59 | 71 |
| 56 – 60 | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| 61 – 65 | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| 66-70 | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| 70+ | 0% | 0% | 0% | 0% | 0% | 0% | 0% |

8. Enhancement of Room Rent sub-limits:

This will be an age dependent loading / discount on the base premium. Max loading will be 20%. The below table is the age band wise loading for increase in room rent sub limit:

| Age Band | Metro | Semi Metro | Rural |
|----------|-------|------------|-------|
| 0.25 – 1 | 15% | 12% | 10% |
| 2.0 – 18 | 4% | 3% | 3% |
| 19 – 25 | 4% | 3% | 3% |
| 26 – 30 | 4% | 3% | 3% |
| 31 – 35 | 5% | 4% | 3% |
| 36 – 40 | 6% | 4% | 3% |
| 41 – 45 | 7% | 5% | 4% |
| 46 – 50 | 8% | 6% | 4% |
| 51 – 55 | 10% | 7% | 4% |
| 56 - 60 | 12% | 8% | 5% |
| 61 - 65 | 13% | 9% | 6% |
| 66-70 | 14% | 10% | 8% |
| 70+ | 15% | 11% | 10% |

The below table is the age band wise discount for decrease in room rent sub limit:

| Age Band | Metro | Semi Metro | Rural |
|----------|-------|------------|-------|
| 0.25 - 1 | -10% | -8% | -6% |
| 2.0 - 18 | -2% | -2% | -2% |
| 19 - 25 | -2% | -2% | -2% |
| 26 - 30 | -2% | -2% | -2% |
| 31 - 35 | -3% | -2% | -2% |
| 36 - 40 | -3% | -2% | -2% |
| 41 - 45 | -4% | -3% | -2% |
| 46 - 50 | -4% | -3% | -2% |

| | | | |
|---------|------|-----|-----|
| 51 - 55 | -5% | -4% | -2% |
| 56 - 60 | -8% | -4% | -3% |
| 61 - 65 | -8% | -5% | -3% |
| 66-70 | -10% | -8% | -5% |
| 70+ | -10% | -8% | -6% |

9. Ambulance Expenses cover

This will be a sum insured dependent loading on the base premium. The range of loading will be 1% to 8%. The below table provides the details of loading:

| Sum Insured | Loading |
|-------------|---------|
| 50,000 | 7.00% |
| 1,00,000 | 6.00% |
| 2,00,000 | 5.50% |
| 3,00,000 | 5.00% |
| 4,00,000 | 4.00% |
| 5,00,000 | 3.25% |
| 7,50,000 | 3.00% |

10. Coverage for Ayurvedic Medicine:

The range of loading will be 2.5% to 15%. The loading will depend on the base premium. The below table gives the loading at age, sum insured and location level.

| Age & Sum Insured & Location Combination | Min Loading | Max Loading |
|--|-------------|-------------|
| 0.25 - 1 100000 Metro | 4.20% | 4.40% |
| 0.25 - 1 100000 Rural | 8.20% | 8.40% |
| 0.25 - 1 100000 Semi Metro | 6.20% | 6.40% |
| 0.25 - 1 200000 Metro | 4.30% | 4.50% |
| 0.25 - 1 200000 Rural | 8.30% | 8.50% |
| 0.25 - 1 200000 Semi Metro | 6.30% | 6.50% |
| 0.25 - 1 300000 Metro | 4.40% | 4.60% |
| 0.25 - 1 300000 Rural | 8.40% | 8.60% |
| 0.25 - 1 300000 Semi Metro | 6.40% | 6.60% |
| 0.25 - 1 400000 Metro | 4.50% | 4.70% |
| 0.25 - 1 400000 Rural | 8.50% | 8.70% |
| 0.25 - 1 400000 Semi Metro | 6.50% | 6.70% |
| 0.25 - 1 500000 Metro | 4.10% | 4.30% |
| 0.25 - 1 500000 Rural | 8.10% | 8.30% |
| 0.25 - 1 500000 Semi Metro | 6.10% | 6.30% |
| 0.25 - 1 500000 Metro | 4.60% | 4.80% |
| 0.25 - 1 500000 Rural | 8.60% | 8.80% |
| 0.25 - 1 500000 Semi Metro | 6.60% | 6.80% |

| | | |
|----------------------------|-------|-------|
| 0.25 - 1 750000 Metro | 4.70% | 5.00% |
| 0.25 - 1 750000 Rural | 8.70% | 9.00% |
| 0.25 - 1 750000 Semi Metro | 6.70% | 7.00% |
| 19 - 25 100000 Metro | 2.50% | 2.50% |
| 19 - 25 100000 Rural | 4.20% | 4.40% |
| 19 - 25 100000 Semi Metro | 3.50% | 3.50% |
| 19 - 25 200000 Metro | 2.50% | 2.50% |
| 19 - 25 200000 Rural | 4.30% | 4.50% |
| 19 - 25 200000 Semi Metro | 3.50% | 3.50% |
| 19 - 25 300000 Metro | 2.50% | 2.50% |
| 19 - 25 300000 Rural | 4.40% | 4.60% |
| 19 - 25 300000 Semi Metro | 3.50% | 3.50% |
| 19 - 25 400000 Metro | 2.50% | 2.50% |
| 19 - 25 400000 Rural | 4.50% | 4.70% |
| 19 - 25 400000 Semi Metro | 3.50% | 3.50% |
| 19 - 25 50000 Metro | 2.50% | 2.50% |
| 19 - 25 50000 Rural | 4.10% | 4.30% |
| 19 - 25 50000 Semi Metro | 3.50% | 3.50% |
| 19 - 25 500000 Metro | 2.50% | 2.50% |
| 19 - 25 500000 Rural | 4.60% | 4.80% |
| 19 - 25 500000 Semi Metro | 3.50% | 3.50% |
| 19 - 25 750000 Metro | 2.50% | 2.50% |
| 19 - 25 750000 Rural | 4.70% | 5.00% |
| 19 - 25 750000 Semi Metro | 3.50% | 3.50% |
| 2.0 - 18 100000 Metro | 2.50% | 2.50% |
| 2.0 - 18 100000 Rural | 4.20% | 4.40% |
| 2.0 - 18 100000 Semi Metro | 3.50% | 3.50% |
| 2.0 - 18 200000 Metro | 2.50% | 2.50% |
| 2.0 - 18 200000 Rural | 4.30% | 4.50% |
| 2.0 - 18 200000 Semi Metro | 3.50% | 3.50% |
| 2.0 - 18 300000 Metro | 2.50% | 2.50% |
| 2.0 - 18 300000 Rural | 4.40% | 4.60% |
| 2.0 - 18 300000 Semi Metro | 3.50% | 3.50% |
| 2.0 - 18 400000 Metro | 2.50% | 2.50% |
| 2.0 - 18 400000 Rural | 4.50% | 4.70% |
| 2.0 - 18 400000 Semi Metro | 3.50% | 3.50% |
| 2.0 - 18 50000 Metro | 2.50% | 2.50% |
| 2.0 - 18 50000 Rural | 4.10% | 4.30% |
| 2.0 - 18 50000 Semi Metro | 3.50% | 3.50% |
| 2.0 - 18 500000 Metro | 2.50% | 2.50% |

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| | | |
|----------------------------|-------|-------|
| 2.0 - 18 500000 Rural | 4.60% | 4.80% |
| 2.0 - 18 500000 Semi Metro | 3.50% | 3.50% |
| 2.0 - 18 750000 Metro | 2.50% | 2.50% |
| 2.0 - 18 750000 Rural | 4.70% | 5.00% |
| 2.0 - 18 750000 Semi Metro | 3.50% | 3.50% |
| 26 - 30 100000 Metro | 2.50% | 2.50% |
| 26 - 30 100000 Rural | 5.20% | 5.40% |
| 26 - 30 100000 Semi Metro | 3.70% | 3.90% |
| 26 - 30 200000 Metro | 2.50% | 2.50% |
| 26 - 30 200000 Rural | 5.30% | 5.50% |
| 26 - 30 200000 Semi Metro | 3.80% | 4.00% |
| 26 - 30 300000 Metro | 2.50% | 2.60% |
| 26 - 30 300000 Rural | 5.40% | 5.60% |
| 26 - 30 300000 Semi Metro | 3.90% | 4.10% |
| 26 - 30 400000 Metro | 2.50% | 2.70% |
| 26 - 30 400000 Rural | 5.50% | 5.70% |
| 26 - 30 400000 Semi Metro | 4.00% | 4.20% |
| 26 - 30 50000 Metro | 2.50% | 2.50% |
| 26 - 30 50000 Rural | 5.10% | 5.30% |
| 26 - 30 50000 Semi Metro | 3.60% | 3.80% |
| 26 - 30 500000 Metro | 2.60% | 2.80% |
| 26 - 30 500000 Rural | 5.60% | 5.80% |
| 26 - 30 500000 Semi Metro | 4.10% | 4.30% |
| 26 - 30 750000 Metro | 2.70% | 3.00% |
| 26 - 30 750000 Rural | 5.70% | 6.00% |
| 26 - 30 750000 Semi Metro | 4.20% | 4.50% |
| 31 - 35 100000 Metro | 3.20% | 3.40% |
| 31 - 35 100000 Rural | 6.20% | 6.40% |
| 31 - 35 100000 Semi Metro | 4.70% | 4.90% |
| 31 - 35 200000 Metro | 3.30% | 3.50% |
| 31 - 35 200000 Rural | 6.30% | 6.50% |
| 31 - 35 200000 Semi Metro | 4.80% | 5.00% |
| 31 - 35 300000 Metro | 3.40% | 3.60% |
| 31 - 35 300000 Rural | 6.40% | 6.60% |
| 31 - 35 300000 Semi Metro | 4.90% | 5.10% |
| 31 - 35 400000 Metro | 3.50% | 3.70% |
| 31 - 35 400000 Rural | 6.50% | 6.70% |
| 31 - 35 400000 Semi Metro | 5.00% | 5.20% |
| 31 - 35 50000 Metro | 3.10% | 3.30% |
| 31 - 35 50000 Rural | 6.10% | 6.30% |

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| | | |
|---------------------------|-------|-------|
| 31 - 35 50000 Semi Metro | 4.60% | 4.80% |
| 31 - 35 500000 Metro | 3.60% | 3.80% |
| 31 - 35 500000 Rural | 6.60% | 6.80% |
| 31 - 35 500000 Semi Metro | 5.10% | 5.30% |
| 31 - 35 750000 Metro | 3.70% | 4.00% |
| 31 - 35 750000 Rural | 6.70% | 7.00% |
| 31 - 35 750000 Semi Metro | 5.20% | 5.50% |
| 36 - 40 100000 Metro | 4.20% | 4.40% |
| 36 - 40 100000 Rural | 7.20% | 7.40% |
| 36 - 40 100000 Semi Metro | 5.70% | 5.90% |
| 36 - 40 200000 Metro | 4.30% | 4.50% |
| 36 - 40 200000 Rural | 7.30% | 7.50% |
| 36 - 40 200000 Semi Metro | 5.80% | 6.00% |
| 36 - 40 300000 Metro | 4.40% | 4.60% |
| 36 - 40 300000 Rural | 7.40% | 7.60% |
| 36 - 40 300000 Semi Metro | 5.90% | 6.10% |
| 36 - 40 400000 Metro | 4.50% | 4.70% |
| 36 - 40 400000 Rural | 7.50% | 7.70% |
| 36 - 40 400000 Semi Metro | 6.00% | 6.20% |
| 36 - 40 50000 Metro | 4.10% | 4.30% |
| 36 - 40 50000 Rural | 7.10% | 7.30% |
| 36 - 40 50000 Semi Metro | 5.60% | 5.80% |
| 36 - 40 500000 Metro | 4.60% | 4.80% |
| 36 - 40 500000 Rural | 7.60% | 7.80% |
| 36 - 40 500000 Semi Metro | 6.10% | 6.30% |
| 36 - 40 750000 Metro | 4.70% | 5.00% |
| 36 - 40 750000 Rural | 7.70% | 8.00% |
| 36 - 40 750000 Semi Metro | 6.20% | 6.50% |
| 41 - 45 100000 Metro | 5.20% | 5.40% |
| 41 - 45 100000 Rural | 8.20% | 8.40% |
| 41 - 45 100000 Semi Metro | 6.70% | 6.90% |
| 41 - 45 200000 Metro | 5.30% | 5.50% |
| 41 - 45 200000 Rural | 8.30% | 8.50% |
| 41 - 45 200000 Semi Metro | 6.80% | 7.00% |
| 41 - 45 300000 Metro | 5.40% | 5.60% |
| 41 - 45 300000 Rural | 8.40% | 8.60% |
| 41 - 45 300000 Semi Metro | 6.90% | 7.10% |
| 41 - 45 400000 Metro | 5.50% | 5.70% |
| 41 - 45 400000 Rural | 8.50% | 8.70% |
| 41 - 45 400000 Semi Metro | 7.00% | 7.20% |

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| | | |
|---------------------------|--------|--------|
| 41 - 45 50000 Metro | 5.10% | 5.30% |
| 41 - 45 50000 Rural | 8.10% | 8.30% |
| 41 - 45 50000 Semi Metro | 6.60% | 6.80% |
| 41 - 45 500000 Metro | 5.60% | 5.80% |
| 41 - 45 500000 Rural | 8.60% | 8.80% |
| 41 - 45 500000 Semi Metro | 7.10% | 7.30% |
| 41 - 45 750000 Metro | 5.70% | 6.00% |
| 41 - 45 750000 Rural | 8.70% | 9.00% |
| 41 - 45 750000 Semi Metro | 7.20% | 7.50% |
| 46 - 50 100000 Metro | 6.20% | 6.40% |
| 46 - 50 100000 Rural | 9.20% | 9.40% |
| 46 - 50 100000 Semi Metro | 7.70% | 7.90% |
| 46 - 50 200000 Metro | 6.30% | 6.50% |
| 46 - 50 200000 Rural | 9.30% | 9.50% |
| 46 - 50 200000 Semi Metro | 7.80% | 8.00% |
| 46 - 50 300000 Metro | 6.40% | 6.60% |
| 46 - 50 300000 Rural | 9.40% | 9.60% |
| 46 - 50 300000 Semi Metro | 7.90% | 8.10% |
| 46 - 50 400000 Metro | 6.50% | 6.70% |
| 46 - 50 400000 Rural | 9.50% | 9.70% |
| 46 - 50 400000 Semi Metro | 8.00% | 8.20% |
| 46 - 50 50000 Metro | 6.10% | 6.30% |
| 46 - 50 50000 Rural | 9.10% | 9.30% |
| 46 - 50 50000 Semi Metro | 7.60% | 7.80% |
| 46 - 50 500000 Metro | 6.60% | 6.80% |
| 46 - 50 500000 Rural | 9.60% | 9.80% |
| 46 - 50 500000 Semi Metro | 8.10% | 8.30% |
| 46 - 50 750000 Metro | 6.70% | 7.00% |
| 46 - 50 750000 Rural | 9.70% | 10.00% |
| 46 - 50 750000 Semi Metro | 8.20% | 8.50% |
| 51 - 55 100000 Metro | 7.20% | 7.40% |
| 51 - 55 100000 Rural | 10.20% | 10.40% |
| 51 - 55 100000 Semi Metro | 8.70% | 8.90% |
| 51 - 55 200000 Metro | 7.30% | 7.50% |
| 51 - 55 200000 Rural | 10.30% | 10.50% |
| 51 - 55 200000 Semi Metro | 8.80% | 9.00% |
| 51 - 55 300000 Metro | 7.40% | 7.60% |
| 51 - 55 300000 Rural | 10.40% | 10.60% |
| 51 - 55 300000 Semi Metro | 8.90% | 9.10% |
| 51 - 55 400000 Metro | 7.50% | 7.70% |

SBI General Insurance Company Limited - Prospectus

Corporate & Registered Office:  'Natraj', 301, Junction of Western Express Highway & Andheri - Kurla Road, Andheri (E), Mumbai - 400 069 | CIN: U66000MH2009PLC190546 |  Tel.: +91 22 42412000 |  www.sbigeneral.in | Logo displayed belongs to State Bank of India and is used by SBI General Insurance Co. Ltd. under license | IRDAI Registration Number 144 | Product Name - Group Health Insurance Policy | UIN: SBIHLGP21330V022021 | IRDAI Reg No 144

| | | |
|---------------------------|--------|--------|
| 51 - 55 400000 Rural | 10.50% | 10.70% |
| 51 - 55 400000 Semi Metro | 9.00% | 9.20% |
| 51 - 55 50000 Metro | 7.10% | 7.30% |
| 51 - 55 50000 Rural | 10.10% | 10.30% |
| 51 - 55 50000 Semi Metro | 8.60% | 8.80% |
| 51 - 55 500000 Metro | 7.60% | 7.80% |
| 51 - 55 500000 Rural | 10.60% | 10.80% |
| 51 - 55 500000 Semi Metro | 9.10% | 9.30% |
| 51 - 55 750000 Metro | 7.70% | 8.00% |
| 51 - 55 750000 Rural | 10.70% | 11.00% |
| 51 - 55 750000 Semi Metro | 9.20% | 9.50% |
| 56 - 60 100000 Metro | 8.20% | 8.40% |
| 56 - 60 100000 Rural | 11.20% | 11.40% |
| 56 - 60 100000 Semi Metro | 9.70% | 9.90% |
| 56 - 60 200000 Metro | 8.30% | 8.50% |
| 56 - 60 200000 Rural | 11.30% | 11.50% |
| 56 - 60 200000 Semi Metro | 9.80% | 10.00% |
| 56 - 60 300000 Metro | 8.40% | 8.60% |
| 56 - 60 300000 Rural | 11.40% | 11.60% |
| 56 - 60 300000 Semi Metro | 9.90% | 10.10% |
| 56 - 60 400000 Metro | 8.50% | 8.70% |
| 56 - 60 400000 Rural | 11.50% | 11.70% |
| 56 - 60 400000 Semi Metro | 10.00% | 10.20% |
| 56 - 60 50000 Metro | 8.10% | 8.30% |
| 56 - 60 50000 Rural | 11.10% | 11.30% |
| 56 - 60 50000 Semi Metro | 9.60% | 9.80% |
| 56 - 60 500000 Metro | 8.60% | 8.80% |
| 56 - 60 500000 Rural | 11.60% | 11.80% |
| 56 - 60 500000 Semi Metro | 10.10% | 10.30% |
| 56 - 60 750000 Metro | 8.70% | 9.00% |
| 56 - 60 750000 Rural | 11.70% | 12.00% |
| 56 - 60 750000 Semi Metro | 10.20% | 10.50% |
| 61 - 65 100000 Metro | 9.20% | 9.40% |
| 61 - 65 100000 Rural | 12.20% | 12.40% |
| 61 - 65 100000 Semi Metro | 10.70% | 10.90% |
| 61 - 65 200000 Metro | 9.30% | 9.50% |
| 61 - 65 200000 Rural | 12.30% | 12.50% |
| 61 - 65 200000 Semi Metro | 10.80% | 11.00% |
| 61 - 65 300000 Metro | 9.40% | 9.60% |
| 61 - 65 300000 Rural | 12.40% | 12.60% |

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| | | |
|---------------------------|--------|--------|
| 61 - 65 300000 Semi Metro | 10.90% | 11.10% |
| 61 - 65 400000 Metro | 9.50% | 9.70% |
| 61 - 65 400000 Rural | 12.50% | 12.70% |
| 61 - 65 400000 Semi Metro | 11.00% | 11.20% |
| 61 - 65 50000 Metro | 9.10% | 9.30% |
| 61 - 65 50000 Rural | 12.10% | 12.30% |
| 61 - 65 50000 Semi Metro | 10.60% | 10.80% |
| 61 - 65 500000 Metro | 9.60% | 9.80% |
| 61 - 65 500000 Rural | 12.60% | 12.80% |
| 61 - 65 500000 Semi Metro | 11.10% | 11.30% |
| 61 - 65 750000 Metro | 9.70% | 10.00% |
| 61 - 65 750000 Rural | 12.70% | 13.00% |
| 61 - 65 750000 Semi Metro | 11.20% | 11.50% |
| 66 - 70 100000 Metro | 10.20% | 10.40% |
| 66 - 70 100000 Rural | 13.20% | 13.40% |
| 66 - 70 100000 Semi Metro | 11.70% | 11.90% |
| 66 - 70 200000 Metro | 10.30% | 10.50% |
| 66 - 70 200000 Rural | 13.30% | 13.50% |
| 66 - 70 200000 Semi Metro | 11.80% | 12.00% |
| 66 - 70 300000 Metro | 10.40% | 10.60% |
| 66 - 70 300000 Rural | 13.40% | 13.60% |
| 66 - 70 300000 Semi Metro | 11.90% | 12.10% |
| 66 - 70 400000 Metro | 10.50% | 10.70% |
| 66 - 70 400000 Rural | 13.50% | 13.70% |
| 66 - 70 400000 Semi Metro | 12.00% | 12.20% |
| 66 - 70 50000 Metro | 10.10% | 10.30% |
| 66 - 70 50000 Rural | 13.10% | 13.30% |
| 66 - 70 50000 Semi Metro | 11.60% | 11.80% |
| 66 - 70 500000 Metro | 10.60% | 10.80% |
| 66 - 70 500000 Rural | 13.60% | 13.80% |
| 66 - 70 500000 Semi Metro | 12.10% | 12.30% |
| 66 - 70 750000 Metro | 10.70% | 11.00% |
| 66 - 70 750000 Rural | 13.70% | 14.00% |
| 66 - 70 750000 Semi Metro | 12.20% | 12.50% |
| 70+ 100000 Metro | 11.20% | 11.40% |
| 70+ 100000 Rural | 14.20% | 14.40% |
| 70+ 100000 Semi Metro | 12.70% | 12.90% |
| 70+ 200000 Metro | 11.30% | 11.50% |
| 70+ 200000 Rural | 14.30% | 14.50% |
| 70+ 200000 Semi Metro | 12.80% | 13.00% |

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| | | |
|-----------------------|--------|--------|
| 70+ 300000 Metro | 11.40% | 11.60% |
| 70+ 300000 Rural | 14.40% | 14.60% |
| 70+ 300000 Semi Metro | 12.90% | 13.10% |
| 70+ 400000 Metro | 11.50% | 11.70% |
| 70+ 400000 Rural | 14.50% | 14.70% |
| 70+ 400000 Semi Metro | 13.00% | 13.20% |
| 70+ 500000 Metro | 11.10% | 11.30% |
| 70+ 500000 Rural | 14.10% | 14.30% |
| 70+ 500000 Semi Metro | 12.60% | 12.80% |
| 70+ 500000 Metro | 11.60% | 11.80% |
| 70+ 500000 Rural | 14.60% | 14.80% |
| 70+ 500000 Semi Metro | 13.10% | 13.30% |
| 70+ 750000 Metro | 11.70% | 12.00% |
| 70+ 750000 Rural | 14.70% | 15.00% |
| 70+ 750000 Semi Metro | 13.20% | 13.50% |

11. Coverage for Homeopathic and Unani System of Medicine:

The range of loading will be 2.5% to 10%. The loading will be applied on the base premium. The below table gives the loading at age, sum insured and location level.

| Age & Sum Insured & Location Combination | Min Loading | Max Loading |
|--|-------------|-------------|
| 0.25 - 1 100000 Metro | 2.93% | 2.80% |
| 0.25 - 1 100000 Rural | 5.60% | 5.47% |
| 0.25 - 1 100000 Semi Metro | 4.27% | 4.13% |
| 0.25 - 1 200000 Metro | 3.00% | 2.87% |
| 0.25 - 1 200000 Rural | 5.67% | 5.53% |
| 0.25 - 1 200000 Semi Metro | 4.33% | 4.20% |
| 0.25 - 1 300000 Metro | 3.07% | 2.93% |
| 0.25 - 1 300000 Rural | 5.73% | 5.60% |
| 0.25 - 1 300000 Semi Metro | 4.40% | 4.27% |
| 0.25 - 1 400000 Metro | 3.13% | 3.00% |
| 0.25 - 1 400000 Rural | 5.80% | 5.67% |
| 0.25 - 1 400000 Semi Metro | 4.47% | 4.33% |
| 0.25 - 1 500000 Metro | 2.87% | 2.73% |
| 0.25 - 1 500000 Rural | 5.53% | 5.40% |
| 0.25 - 1 500000 Semi Metro | 4.20% | 4.07% |
| 0.25 - 1 500000 Metro | 3.20% | 3.07% |
| 0.25 - 1 500000 Rural | 5.87% | 5.73% |
| 0.25 - 1 500000 Semi Metro | 4.53% | 4.40% |
| 0.25 - 1 750000 Metro | 3.33% | 3.13% |

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| | | |
|----------------------------|-------|-------|
| 0.25 - 1 750000 Rural | 6.00% | 5.80% |
| 0.25 - 1 750000 Semi Metro | 4.67% | 4.47% |
| 19 - 25 100000 Metro | 2.50% | 2.50% |
| 19 - 25 100000 Rural | 2.93% | 2.80% |
| 19 - 25 100000 Semi Metro | 2.50% | 2.50% |
| 19 - 25 200000 Metro | 2.50% | 2.50% |
| 19 - 25 200000 Rural | 3.00% | 2.87% |
| 19 - 25 200000 Semi Metro | 2.50% | 2.50% |
| 19 - 25 300000 Metro | 2.50% | 2.50% |
| 19 - 25 300000 Rural | 3.07% | 2.93% |
| 19 - 25 300000 Semi Metro | 2.50% | 2.50% |
| 19 - 25 400000 Metro | 2.50% | 2.50% |
| 19 - 25 400000 Rural | 3.13% | 3.00% |
| 19 - 25 400000 Semi Metro | 2.50% | 2.50% |
| 19 - 25 50000 Metro | 2.50% | 2.50% |
| 19 - 25 50000 Rural | 2.87% | 2.73% |
| 19 - 25 50000 Semi Metro | 2.50% | 2.50% |
| 19 - 25 500000 Metro | 2.50% | 2.50% |
| 19 - 25 500000 Rural | 3.20% | 3.07% |
| 19 - 25 500000 Semi Metro | 2.50% | 2.50% |
| 19 - 25 750000 Metro | 2.50% | 2.50% |
| 19 - 25 750000 Rural | 3.33% | 3.13% |
| 19 - 25 750000 Semi Metro | 2.50% | 2.50% |
| 2.0 - 18 100000 Metro | 2.50% | 2.50% |
| 2.0 - 18 100000 Rural | 2.93% | 2.80% |
| 2.0 - 18 100000 Semi Metro | 2.50% | 2.50% |
| 2.0 - 18 200000 Metro | 2.50% | 2.50% |
| 2.0 - 18 200000 Rural | 3.00% | 2.87% |
| 2.0 - 18 200000 Semi Metro | 2.50% | 2.50% |
| 2.0 - 18 300000 Metro | 2.50% | 2.50% |
| 2.0 - 18 300000 Rural | 3.07% | 2.93% |
| 2.0 - 18 300000 Semi Metro | 2.50% | 2.50% |
| 2.0 - 18 400000 Metro | 2.50% | 2.50% |
| 2.0 - 18 400000 Rural | 3.13% | 3.00% |
| 2.0 - 18 400000 Semi Metro | 2.50% | 2.50% |
| 2.0 - 18 50000 Metro | 2.50% | 2.50% |
| 2.0 - 18 50000 Rural | 2.87% | 2.73% |
| 2.0 - 18 50000 Semi Metro | 2.50% | 2.50% |
| 2.0 - 18 500000 Metro | 2.50% | 2.50% |
| 2.0 - 18 500000 Rural | 3.20% | 3.07% |

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| | | |
|----------------------------|-------|-------|
| 2.0 - 18 500000 Semi Metro | 2.50% | 2.50% |
| 2.0 - 18 750000 Metro | 2.50% | 2.50% |
| 2.0 - 18 750000 Rural | 3.33% | 3.13% |
| 2.0 - 18 750000 Semi Metro | 2.50% | 2.50% |
| 26 - 30 100000 Metro | 2.50% | 2.50% |
| 26 - 30 100000 Rural | 3.60% | 3.47% |
| 26 - 30 100000 Semi Metro | 2.60% | 2.50% |
| 26 - 30 200000 Metro | 2.50% | 2.50% |
| 26 - 30 200000 Rural | 3.67% | 3.53% |
| 26 - 30 200000 Semi Metro | 2.67% | 2.53% |
| 26 - 30 300000 Metro | 2.50% | 2.50% |
| 26 - 30 300000 Rural | 3.73% | 3.60% |
| 26 - 30 300000 Semi Metro | 2.73% | 2.60% |
| 26 - 30 400000 Metro | 2.50% | 2.50% |
| 26 - 30 400000 Rural | 3.80% | 3.67% |
| 26 - 30 400000 Semi Metro | 2.80% | 2.67% |
| 26 - 30 500000 Metro | 2.50% | 2.50% |
| 26 - 30 500000 Rural | 3.53% | 3.40% |
| 26 - 30 500000 Semi Metro | 2.53% | 2.50% |
| 26 - 30 500000 Metro | 2.50% | 2.50% |
| 26 - 30 500000 Rural | 3.87% | 3.73% |
| 26 - 30 500000 Semi Metro | 2.87% | 2.73% |
| 26 - 30 750000 Metro | 2.50% | 2.50% |
| 26 - 30 750000 Rural | 4.00% | 3.80% |
| 26 - 30 750000 Semi Metro | 3.00% | 2.80% |
| 31 - 35 100000 Metro | 2.50% | 2.50% |
| 31 - 35 100000 Rural | 4.27% | 4.13% |
| 31 - 35 100000 Semi Metro | 3.27% | 3.13% |
| 31 - 35 200000 Metro | 2.50% | 2.50% |
| 31 - 35 200000 Rural | 4.33% | 4.20% |
| 31 - 35 200000 Semi Metro | 3.33% | 3.20% |
| 31 - 35 300000 Metro | 2.50% | 2.50% |
| 31 - 35 300000 Rural | 4.40% | 4.27% |
| 31 - 35 300000 Semi Metro | 3.40% | 3.27% |
| 31 - 35 400000 Metro | 2.50% | 2.50% |
| 31 - 35 400000 Rural | 4.47% | 4.33% |
| 31 - 35 400000 Semi Metro | 3.47% | 3.33% |
| 31 - 35 500000 Metro | 2.50% | 2.50% |
| 31 - 35 500000 Rural | 4.20% | 4.07% |
| 31 - 35 500000 Semi Metro | 3.20% | 3.07% |

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| | | |
|---------------------------|-------|-------|
| 31 - 35 500000 Metro | 2.53% | 2.50% |
| 31 - 35 500000 Rural | 4.53% | 4.40% |
| 31 - 35 500000 Semi Metro | 3.53% | 3.40% |
| 31 - 35 750000 Metro | 2.67% | 2.50% |
| 31 - 35 750000 Rural | 4.67% | 4.47% |
| 31 - 35 750000 Semi Metro | 3.67% | 3.47% |
| 36 - 40 100000 Metro | 2.93% | 2.80% |
| 36 - 40 100000 Rural | 4.93% | 4.80% |
| 36 - 40 100000 Semi Metro | 3.93% | 3.80% |
| 36 - 40 200000 Metro | 3.00% | 2.87% |
| 36 - 40 200000 Rural | 5.00% | 4.87% |
| 36 - 40 200000 Semi Metro | 4.00% | 3.87% |
| 36 - 40 300000 Metro | 3.07% | 2.93% |
| 36 - 40 300000 Rural | 5.07% | 4.93% |
| 36 - 40 300000 Semi Metro | 4.07% | 3.93% |
| 36 - 40 400000 Metro | 3.13% | 3.00% |
| 36 - 40 400000 Rural | 5.13% | 5.00% |
| 36 - 40 400000 Semi Metro | 4.13% | 4.00% |
| 36 - 40 50000 Metro | 2.87% | 2.73% |
| 36 - 40 50000 Rural | 4.87% | 4.73% |
| 36 - 40 50000 Semi Metro | 3.87% | 3.73% |
| 36 - 40 500000 Metro | 3.20% | 3.07% |
| 36 - 40 500000 Rural | 5.20% | 5.07% |
| 36 - 40 500000 Semi Metro | 4.20% | 4.07% |
| 36 - 40 750000 Metro | 3.33% | 3.13% |
| 36 - 40 750000 Rural | 5.33% | 5.13% |
| 36 - 40 750000 Semi Metro | 4.33% | 4.13% |
| 41 - 45 100000 Metro | 3.60% | 3.47% |
| 41 - 45 100000 Rural | 5.60% | 5.47% |
| 41 - 45 100000 Semi Metro | 4.60% | 4.47% |
| 41 - 45 200000 Metro | 3.67% | 3.53% |
| 41 - 45 200000 Rural | 5.67% | 5.53% |
| 41 - 45 200000 Semi Metro | 4.67% | 4.53% |
| 41 - 45 300000 Metro | 3.73% | 3.60% |
| 41 - 45 300000 Rural | 5.73% | 5.60% |
| 41 - 45 300000 Semi Metro | 4.73% | 4.60% |
| 41 - 45 400000 Metro | 3.80% | 3.67% |
| 41 - 45 400000 Rural | 5.80% | 5.67% |
| 41 - 45 400000 Semi Metro | 4.80% | 4.67% |
| 41 - 45 50000 Metro | 3.53% | 3.40% |

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| | | |
|---------------------------|-------|-------|
| 41 - 45 50000 Rural | 5.53% | 5.40% |
| 41 - 45 50000 Semi Metro | 4.53% | 4.40% |
| 41 - 45 500000 Metro | 3.87% | 3.73% |
| 41 - 45 500000 Rural | 5.87% | 5.73% |
| 41 - 45 500000 Semi Metro | 4.87% | 4.73% |
| 41 - 45 750000 Metro | 4.00% | 3.80% |
| 41 - 45 750000 Rural | 6.00% | 5.80% |
| 41 - 45 750000 Semi Metro | 5.00% | 4.80% |
| 46 - 50 100000 Metro | 4.27% | 4.13% |
| 46 - 50 100000 Rural | 6.27% | 6.13% |
| 46 - 50 100000 Semi Metro | 5.27% | 5.13% |
| 46 - 50 200000 Metro | 4.33% | 4.20% |
| 46 - 50 200000 Rural | 6.33% | 6.20% |
| 46 - 50 200000 Semi Metro | 5.33% | 5.20% |
| 46 - 50 300000 Metro | 4.40% | 4.27% |
| 46 - 50 300000 Rural | 6.40% | 6.27% |
| 46 - 50 300000 Semi Metro | 5.40% | 5.27% |
| 46 - 50 400000 Metro | 4.47% | 4.33% |
| 46 - 50 400000 Rural | 6.47% | 6.33% |
| 46 - 50 400000 Semi Metro | 5.47% | 5.33% |
| 46 - 50 50000 Metro | 4.20% | 4.07% |
| 46 - 50 50000 Rural | 6.20% | 6.07% |
| 46 - 50 50000 Semi Metro | 5.20% | 5.07% |
| 46 - 50 500000 Metro | 4.53% | 4.40% |
| 46 - 50 500000 Rural | 6.53% | 6.40% |
| 46 - 50 500000 Semi Metro | 5.53% | 5.40% |
| 46 - 50 750000 Metro | 4.67% | 4.47% |
| 46 - 50 750000 Rural | 6.67% | 6.47% |
| 46 - 50 750000 Semi Metro | 5.67% | 5.47% |
| 51 - 55 100000 Metro | 4.93% | 4.80% |
| 51 - 55 100000 Rural | 6.93% | 6.80% |
| 51 - 55 100000 Semi Metro | 5.93% | 5.80% |
| 51 - 55 200000 Metro | 5.00% | 4.87% |
| 51 - 55 200000 Rural | 7.00% | 6.87% |
| 51 - 55 200000 Semi Metro | 6.00% | 5.87% |
| 51 - 55 300000 Metro | 5.07% | 4.93% |
| 51 - 55 300000 Rural | 7.07% | 6.93% |
| 51 - 55 300000 Semi Metro | 6.07% | 5.93% |
| 51 - 55 400000 Metro | 5.13% | 5.00% |
| 51 - 55 400000 Rural | 7.13% | 7.00% |

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| | | |
|---------------------------|-------|-------|
| 51 - 55 400000 Semi Metro | 6.13% | 6.00% |
| 51 - 55 50000 Metro | 4.87% | 4.73% |
| 51 - 55 50000 Rural | 6.87% | 6.73% |
| 51 - 55 50000 Semi Metro | 5.87% | 5.73% |
| 51 - 55 500000 Metro | 5.20% | 5.07% |
| 51 - 55 500000 Rural | 7.20% | 7.07% |
| 51 - 55 500000 Semi Metro | 6.20% | 6.07% |
| 51 - 55 750000 Metro | 5.33% | 5.13% |
| 51 - 55 750000 Rural | 7.33% | 7.13% |
| 51 - 55 750000 Semi Metro | 6.33% | 6.13% |
| 56 - 60 100000 Metro | 5.60% | 5.47% |
| 56 - 60 100000 Rural | 7.60% | 7.47% |
| 56 - 60 100000 Semi Metro | 6.60% | 6.47% |
| 56 - 60 200000 Metro | 5.67% | 5.53% |
| 56 - 60 200000 Rural | 7.67% | 7.53% |
| 56 - 60 200000 Semi Metro | 6.67% | 6.53% |
| 56 - 60 300000 Metro | 5.73% | 5.60% |
| 56 - 60 300000 Rural | 7.73% | 7.60% |
| 56 - 60 300000 Semi Metro | 6.73% | 6.60% |
| 56 - 60 400000 Metro | 5.80% | 5.67% |
| 56 - 60 400000 Rural | 7.80% | 7.67% |
| 56 - 60 400000 Semi Metro | 6.80% | 6.67% |
| 56 - 60 50000 Metro | 5.53% | 5.40% |
| 56 - 60 50000 Rural | 7.53% | 7.40% |
| 56 - 60 50000 Semi Metro | 6.53% | 6.40% |
| 56 - 60 500000 Metro | 5.87% | 5.73% |
| 56 - 60 500000 Rural | 7.87% | 7.73% |
| 56 - 60 500000 Semi Metro | 6.87% | 6.73% |
| 56 - 60 750000 Metro | 6.00% | 5.80% |
| 56 - 60 750000 Rural | 8.00% | 7.80% |
| 56 - 60 750000 Semi Metro | 7.00% | 6.80% |
| 61 - 65 100000 Metro | 6.27% | 6.13% |
| 61 - 65 100000 Rural | 8.27% | 8.13% |
| 61 - 65 100000 Semi Metro | 7.27% | 7.13% |
| 61 - 65 200000 Metro | 6.33% | 6.20% |
| 61 - 65 200000 Rural | 8.33% | 8.20% |
| 61 - 65 200000 Semi Metro | 7.33% | 7.20% |
| 61 - 65 300000 Metro | 6.40% | 6.27% |
| 61 - 65 300000 Rural | 8.40% | 8.27% |
| 61 - 65 300000 Semi Metro | 7.40% | 7.27% |

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| | | |
|---------------------------|-------|-------|
| 61 - 65 400000 Metro | 6.47% | 6.33% |
| 61 - 65 400000 Rural | 8.47% | 8.33% |
| 61 - 65 400000 Semi Metro | 7.47% | 7.33% |
| 61 - 65 50000 Metro | 6.20% | 6.07% |
| 61 - 65 50000 Rural | 8.20% | 8.07% |
| 61 - 65 50000 Semi Metro | 7.20% | 7.07% |
| 61 - 65 500000 Metro | 6.53% | 6.40% |
| 61 - 65 500000 Rural | 8.53% | 8.40% |
| 61 - 65 500000 Semi Metro | 7.53% | 7.40% |
| 61 - 65 750000 Metro | 6.67% | 6.47% |
| 61 - 65 750000 Rural | 8.67% | 8.47% |
| 61 - 65 750000 Semi Metro | 7.67% | 7.47% |
| 66 - 70 100000 Metro | 6.93% | 6.80% |
| 66 - 70 100000 Rural | 8.93% | 8.80% |
| 66 - 70 100000 Semi Metro | 7.93% | 7.80% |
| 66 - 70 200000 Metro | 7.00% | 6.87% |
| 66 - 70 200000 Rural | 9.00% | 8.87% |
| 66 - 70 200000 Semi Metro | 8.00% | 7.87% |
| 66 - 70 300000 Metro | 7.07% | 6.93% |
| 66 - 70 300000 Rural | 9.07% | 8.93% |
| 66 - 70 300000 Semi Metro | 8.07% | 7.93% |
| 66 - 70 400000 Metro | 7.13% | 7.00% |
| 66 - 70 400000 Rural | 9.13% | 9.00% |
| 66 - 70 400000 Semi Metro | 8.13% | 8.00% |
| 66 - 70 50000 Metro | 6.87% | 6.73% |
| 66 - 70 50000 Rural | 8.87% | 8.73% |
| 66 - 70 50000 Semi Metro | 7.87% | 7.73% |
| 66 - 70 500000 Metro | 7.20% | 7.07% |
| 66 - 70 500000 Rural | 9.20% | 9.07% |
| 66 - 70 500000 Semi Metro | 8.20% | 8.07% |
| 66 - 70 750000 Metro | 7.33% | 7.13% |
| 66 - 70 750000 Rural | 9.33% | 9.13% |
| 66 - 70 750000 Semi Metro | 8.33% | 8.13% |
| 70+ 100000 Metro | 7.60% | 7.47% |
| 70+ 100000 Rural | 9.60% | 9.47% |
| 70+ 100000 Semi Metro | 8.60% | 8.47% |
| 70+ 200000 Metro | 7.67% | 7.53% |
| 70+ 200000 Rural | 9.67% | 9.53% |
| 70+ 200000 Semi Metro | 8.67% | 8.53% |
| 70+ 300000 Metro | 7.73% | 7.60% |

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| | | |
|-----------------------|--------|-------|
| 70+ 300000 Rural | 9.73% | 9.60% |
| 70+ 300000 Semi Metro | 8.73% | 8.60% |
| 70+ 400000 Metro | 7.80% | 7.67% |
| 70+ 400000 Rural | 9.80% | 9.67% |
| 70+ 400000 Semi Metro | 8.80% | 8.67% |
| 70+ 50000 Metro | 7.53% | 7.40% |
| 70+ 50000 Rural | 9.53% | 9.40% |
| 70+ 50000 Semi Metro | 8.53% | 8.40% |
| 70+ 500000 Metro | 7.87% | 7.73% |
| 70+ 500000 Rural | 9.87% | 9.73% |
| 70+ 500000 Semi Metro | 8.87% | 8.73% |
| 70+ 750000 Metro | 8.00% | 7.80% |
| 70+ 750000 Rural | 10.00% | 9.80% |
| 70+ 750000 Semi Metro | 9.00% | 8.80% |

12. Exclusion of Domiciliary Hospitalisation.

This will be a discount of 5% on the base premium for all ages and sum insured.

13. Exclusion of pre and post hospitalisation expenses.

This exclusion is passed as a discount to the client, if they choose to remove these covers. The below table is the age band and sum insured combination for the discounts proposed:

| Age & SI combination | Discount |
|----------------------|----------|
| 0.25 - 1 " &" 50000 | -8.00% |
| 0.25 - 1 " &" 100000 | -8.50% |
| 0.25 - 1 " &" 200000 | -9.00% |
| 0.25 - 1 " &" 300000 | -9.50% |
| 0.25 - 1 " &" 400000 | -10.00% |
| 0.25 - 1 " &" 500000 | -11.00% |
| 0.25 - 1 " &" 750000 | -12.00% |
| 2.0 -18 " &" 50000 | -3.50% |
| 2.0 -18 " &" 100000 | -3.50% |
| 2.0 -18 " &" 200000 | -3.50% |
| 2.0 -18 " &" 300000 | -4.00% |
| 2.0 -18 " &" 400000 | -4.50% |
| 2.0 -18 " &" 500000 | -5.00% |
| 2.0 -18 " &" 750000 | -6.00% |
| 19 - 25 " &" 50000 | -3.50% |
| 19 - 25 " &" 100000 | -3.50% |
| 19 - 25 " &" 200000 | -3.50% |

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| | |
|---------------------|--------|
| 19 - 25 " &" 300000 | -4.00% |
| 19 - 25 " &" 400000 | -4.50% |
| 19 - 25 " &" 500000 | -5.00% |
| 19 - 25 " &" 750000 | -6.00% |
| 26 - 30 " &" 50000 | -3.50% |
| 26 - 30 " &" 100000 | -4.00% |
| 26 - 30 " &" 200000 | -4.50% |
| 26 - 30 " &" 300000 | -5.00% |
| 26 - 30 " &" 400000 | -5.50% |
| 26 - 30 " &" 500000 | -6.00% |
| 26 - 30 " &" 750000 | -7.00% |
| 31 - 35 " &" 50000 | -4.50% |
| 31 - 35 " &" 100000 | -5.00% |
| 31 - 35 " &" 200000 | -5.50% |
| 31 - 35 " &" 300000 | -6.00% |
| 31 - 35 " &" 400000 | -6.50% |
| 31 - 35 " &" 500000 | -7.00% |
| 31 - 35 " &" 750000 | -7.50% |
| 36 - 40 " &" 50000 | -5.00% |
| 36 - 40 " &" 100000 | -5.50% |
| 36 - 40 " &" 200000 | -6.00% |
| 36 - 40 " &" 300000 | -6.50% |
| 36 - 40 " &" 400000 | -7.00% |
| 36 - 40 " &" 500000 | -7.50% |
| 36 - 40 " &" 750000 | -8.00% |
| 41 - 45 " &" 50000 | -5.50% |
| 41 - 45 " &" 100000 | -6.00% |
| 41 - 45 " &" 200000 | -6.50% |
| 41 - 45 " &" 300000 | -7.00% |
| 41 - 45 " &" 400000 | -7.50% |
| 41 - 45 " &" 500000 | -8.00% |
| 41 - 45 " &" 750000 | -8.50% |
| 46 - 50 " &" 50000 | -6.00% |
| 46 - 50 " &" 100000 | -6.50% |
| 46 - 50 " &" 200000 | -7.00% |
| 46 - 50 " &" 300000 | -7.50% |
| 46 - 50 " &" 400000 | -8.00% |

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| | |
|---------------------|---------|
| 46 - 50 " &" 500000 | -8.50% |
| 46 - 50 " &" 750000 | -9.00% |
| 52 - 55 " &" 50000 | -6.50% |
| 52 - 55 " &" 100000 | -7.00% |
| 52 - 55 " &" 200000 | -7.50% |
| 52 - 55 " &" 300000 | -8.00% |
| 52 - 55 " &" 400000 | -8.50% |
| 52 - 55 " &" 500000 | -9.00% |
| 52 - 55 " &" 750000 | -9.50% |
| 56 - 60 " &" 50000 | -7.00% |
| 56 - 60 " &" 100000 | -7.50% |
| 56 - 60 " &" 200000 | -8.00% |
| 56 - 60 " &" 300000 | -8.50% |
| 56 - 60 " &" 400000 | -9.00% |
| 56 - 60 " &" 500000 | -9.50% |
| 56 - 60 " &" 750000 | -10.00% |
| 61 - 65 " &" 50000 | -7.50% |
| 61 - 65 " &" 100000 | -8.00% |
| 61 - 65 " &" 200000 | -8.50% |
| 61 - 65 " &" 300000 | -9.00% |
| 61 - 65 " &" 400000 | -9.50% |
| 61 - 65 " &" 500000 | -10.00% |
| 61 - 65 " &" 750000 | -10.50% |
| 66 - 70 " &" 50000 | -8.00% |
| 66 - 70 " &" 100000 | -8.50% |
| 66 - 70 " &" 200000 | -9.00% |
| 66 - 70 " &" 300000 | -9.50% |
| 66 - 70 " &" 400000 | -10.00% |
| 66 - 70 " &" 500000 | -10.50% |
| 66 - 70 " &" 750000 | -11.00% |
| 70+ " &" 50000 | -8.00% |
| 70+ " &" 100000 | -8.50% |
| 70+ " &" 200000 | -9.00% |
| 70+ " &" 300000 | -9.50% |
| 70+ " &" 400000 | -10.00% |
| 70+ " &" 500000 | -10.50% |
| 70+ " &" 750000 | -11.00% |

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14. Annual Medical Check up Cover:

The rates below are applicable for this benefit. The below table is the proposed loading:

| Number of years of existence of account | loading% |
|---|----------|
| 0 | 25% |
| 1 | 33% |
| 2 | 50% |
| 3 | 100% |

15. Coverage for Outpatient Expenses:

The below rates will be applicable on the sum insured for this benefit. The range of loading will be 75% to 100%. The loading depends on the age band on the insured person.

| Age Band | Loading |
|----------|---------|
| 0.25 - 1 | 100% |
| 2.0 – 18 | 85% |
| 19 – 25 | 80% |
| 26 – 30 | 80% |
| 31 – 35 | 85% |
| 36 – 40 | 90% |
| 41 – 45 | 95% |
| 46 – 50 | 100% |
| 51 – 55 | 100% |
| 56 – 60 | 100% |
| 61 – 65 | 100% |
| 66-70 | 100% |
| 70+ | 100% |

16. Coverage for Dental Expenses

The below rates will be applicable on the sum insured for this benefit. The range of loading will be 80% to 100%.The loading depends on the age band on the insured person.

| Age Band | Loading |
|----------|---------|
| 0.25 - 1 | 100% |
| 2.0 - 18 | 90% |
| 19 - 25 | 80% |
| 26 - 30 | 80% |
| 31 - 35 | 90% |
| 36 - 40 | 93% |
| 41 - 45 | 95% |

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| | |
|---------|------|
| 46 - 50 | 100% |
| 51 - 55 | 100% |
| 56 - 60 | 100% |
| 61 - 65 | 100% |
| 66-70 | 100% |
| 70+ | 100% |

17. Voluntary Co – Pay Option

Co-pay will be passed on as discount on the base premium. The discount is dependent on the co-pay option selected and on the age band of the insured person.

| Age Band and Co Pay option combination | Discount |
|--|----------|
| 0.25 - 1 & 0.1 | -10% |
| 19 - 25 & 0.1 | -11% |
| 2.0 -18 & 0.1 | -11% |
| 26 - 30 & 0.1 | -12% |
| 31 - 35 & 0.1 | -12% |
| 36 - 40 & 0.1 | -10% |
| 41 - 45 & 0.1 | -10% |
| 46 - 50 & 0.1 | -9% |
| 52 - 55 & 0.1 | -9% |
| 56 - 60 & 0.1 | -8% |
| 61 - 65 & 0.1 | -8% |
| 66 - 70 & 0.1 | -7% |
| 70+ & 0.1 | -7% |
| 0.25 - 1 & 0.15 | -15% |
| 19 - 25 & 0.15 | -17% |
| 2.0 -18 & 0.15 | -17% |
| 26 - 30 & 0.15 | -18% |
| 31 - 35 & 0.15 | -18% |
| 36 - 40 & 0.15 | -15% |
| 41 - 45 & 0.15 | -15% |
| 46 - 50 & 0.15 | -14% |
| 52 - 55 & 0.15 | -14% |
| 56 - 60 & 0.15 | -13% |
| 61 - 65 & 0.15 | -13% |
| 66 - 70 & 0.15 | -12% |
| 70+ & 0.15 | -12% |

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| | |
|-----------------|------|
| 0.25 - 1 & 0.2 | -20% |
| 19 - 25 & 0.2 | -22% |
| 2.0 -18 & 0.2 | -22% |
| 26 - 30 & 0.2 | -24% |
| 31 - 35 & 0.2 | -24% |
| 36 - 40 & 0.2 | -20% |
| 41 - 45 & 0.2 | -20% |
| 46 - 50 & 0.2 | -19% |
| 52 - 55 & 0.2 | -19% |
| 56 - 60 & 0.2 | -18% |
| 61 - 65 & 0.2 | -18% |
| 66 - 70 & 0.2 | -17% |
| 70+ & 0.2 | -17% |
| 0.25 - 1 & 0.25 | -25% |
| 19 - 25 & 0.25 | -27% |
| 2.0 -18 & 0.25 | -27% |
| 26 - 30 & 0.25 | -29% |
| 31 - 35 & 0.25 | -29% |
| 36 - 40 & 0.25 | -25% |
| 41 - 45 & 0.25 | -25% |
| 46 - 50 & 0.25 | -24% |
| 52 - 55 & 0.25 | -24% |
| 56 - 60 & 0.25 | -23% |
| 61 - 65 & 0.25 | -23% |
| 66 - 70 & 0.25 | -22% |
| 70+ & 0.25 | -22% |
| 0.25 - 1 & 0.35 | -35% |
| 19 - 25 & 0.35 | -37% |
| 2.0 -18 & 0.35 | -37% |
| 26 - 30 & 0.35 | -38% |
| 31 - 35 & 0.35 | -38% |
| 36 - 40 & 0.35 | -35% |
| 41 - 45 & 0.35 | -35% |
| 46 - 50 & 0.35 | -35% |
| 52 - 55 & 0.35 | -34% |
| 56 - 60 & 0.35 | -34% |

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| | |
|----------------|------|
| 61 - 65 & 0.35 | -33% |
| 66 - 70 & 0.35 | -33% |
| 70+ & 0.35 | -32% |

18. Corporate Buffer:

The loading will depend upon Age band, Family definition, Location, base sum insured and the corporate buffer. The range of loading will be 10% to 40%. The below table gives the rates for age band and sum insured combinations.

| Age band and Sum Insured | Max of 50,000 | Min of 50,000 | Max of 1,00,000 | Min of 1,00,000 | Max of 2,00,000 | Min of 2,00,000 | Max of 3,00,000 | Min of 3,00,000 | Max of 4,00,000 | Min of 4,00,000 | Max of 5,00,000 | Min of 5,00,000 | Max of 7,50,000 | Min of 7,50,000 |
|--------------------------|---------------|---------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| 0.25 - 1 1000 00 | 27% | 20% | 30% | 23% | 33% | 26% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| 0.25 - 1 2000 00 | 24% | 17% | 27% | 20% | 30% | 23% | 33% | 26% | 36% | 29% | 0% | 0% | 0% | 0% |
| 0.25 - 1 3000 00 | 20% | 13% | 24% | 17% | 27% | 20% | 30% | 23% | 33% | 26% | 36% | 29% | 0% | 0% |
| 0.25 - 1 4000 00 | 18% | 11% | 20% | 13% | 24% | 17% | 27% | 20% | 30% | 23% | 33% | 26% | 36% | 29% |
| 0.25 - 1 5000 0 | 30% | 23% | 35% | 28% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| 0.25 - 1 5000 00 | 17% | 10% | 18% | 11% | 20% | 13% | 24% | 17% | 27% | 20% | 30% | 23% | 33% | 26% |
| 0.25 - 1 7500 00 | 16% | 9% | 17% | 10% | 18% | 11% | 20% | 13% | 24% | 17% | 27% | 20% | 30% | 23% |
| 19 - 25 1000 00 | 24% | 17% | 27% | 20% | 30% | 23% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |

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| | | | | | | | | | | | | | | |
|------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 19 - 25 2000 00 | 21% | 14% | 24% | 17% | 27% | 20% | 30% | 23% | 33% | 26% | 0% | 0% | 0% | 0% |
| 19 - 25 3000 00 | 17% | 10% | 21% | 14% | 24% | 17% | 27% | 20% | 30% | 23% | 33% | 26% | 0% | 0% |
| 19 - 25 4000 00 | 15% | 8% | 17% | 10% | 21% | 14% | 24% | 17% | 27% | 20% | 30% | 23% | 33% | 26% |
| 19 - 25 5000 0 | 32% | 25% | 35% | 28% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| 19 - 25 5000 00 | 14% | 7% | 15% | 8% | 17% | 10% | 21% | 14% | 24% | 17% | 27% | 20% | 30% | 23% |
| 19 - 25 7500 00 | 13% | 6% | 14% | 7% | 15% | 8% | 17% | 10% | 21% | 14% | 24% | 17% | 27% | 20% |
| 2.0 - 18 1000 00 | 24% | 17% | 27% | 20% | 30% | 23% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| 2.0 - 18 2000 00 | 21% | 14% | 24% | 17% | 27% | 20% | 30% | 23% | 33% | 26% | 0% | 0% | 0% | 0% |
| 2.0 - 18 3000 00 | 17% | 10% | 21% | 14% | 24% | 17% | 27% | 20% | 30% | 23% | 33% | 26% | 0% | 0% |
| 2.0 - 18 4000 00 | 15% | 8% | 17% | 10% | 21% | 14% | 24% | 17% | 27% | 20% | 30% | 23% | 33% | 26% |
| 2.0 - 18 5000 0 | 32% | 25% | 35% | 28% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| 2.0 - 18 5000 00 | 14% | 7% | 15% | 8% | 17% | 10% | 21% | 14% | 24% | 17% | 27% | 20% | 30% | 23% |

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| | | | | | | | | | | | | | | |
|------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 2.0 - 18 7500 00 | 13% | 6% | 14% | 7% | 15% | 8% | 17% | 10% | 21% | 14% | 24% | 17% | 27% | 20% |
| 26 - 30 1000 00 | 25% | 18% | 28% | 21% | 31% | 24% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| 26 - 30 2000 00 | 22% | 15% | 25% | 18% | 28% | 21% | 31% | 24% | 34% | 27% | 0% | 0% | 0% | 0% |
| 26 - 30 3000 00 | 18% | 11% | 22% | 15% | 25% | 18% | 28% | 21% | 31% | 24% | 34% | 27% | 0% | 0% |
| 26 - 30 4000 00 | 16% | 9% | 18% | 11% | 22% | 15% | 25% | 18% | 28% | 21% | 31% | 24% | 34% | 27% |
| 26 - 30 5000 0 | 33% | 26% | 36% | 29% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| 26 - 30 5000 00 | 15% | 8% | 16% | 9% | 18% | 11% | 22% | 15% | 25% | 18% | 28% | 21% | 31% | 24% |
| 26 - 30 7500 00 | 14% | 7% | 15% | 8% | 16% | 9% | 18% | 11% | 22% | 15% | 25% | 18% | 28% | 21% |
| 31 - 35 1000 00 | 25% | 18% | 28% | 21% | 31% | 24% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| 31 - 35 2000 00 | 22% | 15% | 25% | 18% | 28% | 21% | 31% | 24% | 34% | 27% | 0% | 0% | 0% | 0% |
| 31 - 35 3000 00 | 18% | 11% | 22% | 15% | 25% | 18% | 28% | 21% | 31% | 24% | 34% | 27% | 0% | 0% |
| 31 - 35 4000 00 | 16% | 9% | 18% | 11% | 22% | 15% | 25% | 18% | 28% | 21% | 31% | 24% | 34% | 27% |

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| | | | | | | | | | | | | | | |
|-----------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 31 - 35 5000 0 | 33% | 26% | 36% | 29% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| 31 - 35 5000 00 | 15% | 8% | 16% | 9% | 18% | 11% | 22% | 15% | 25% | 18% | 28% | 21% | 31% | 24% |
| 31 - 35 7500 00 | 14% | 7% | 15% | 8% | 16% | 9% | 18% | 11% | 22% | 15% | 25% | 18% | 28% | 21% |
| 36 - 40 1000 00 | 26% | 19% | 29% | 22% | 32% | 25% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| 36 - 40 2000 00 | 23% | 16% | 26% | 19% | 29% | 22% | 32% | 25% | 35% | 28% | 0% | 0% | 0% | 0% |
| 36 - 40 3000 00 | 19% | 12% | 23% | 16% | 26% | 19% | 29% | 22% | 32% | 25% | 35% | 28% | 0% | 0% |
| 36 - 40 4000 00 | 17% | 10% | 19% | 12% | 23% | 16% | 26% | 19% | 29% | 22% | 32% | 25% | 35% | 28% |
| 36 - 40 5000 0 | 34% | 27% | 37% | 30% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| 36 - 40 5000 00 | 16% | 9% | 17% | 10% | 19% | 12% | 23% | 16% | 26% | 19% | 29% | 22% | 32% | 25% |
| 36 - 40 7500 00 | 15% | 8% | 16% | 9% | 17% | 10% | 19% | 12% | 23% | 16% | 26% | 19% | 29% | 22% |
| 41 - 45 1000 00 | 27% | 20% | 30% | 23% | 33% | 26% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| 41 - 45 2000 00 | 24% | 17% | 27% | 20% | 30% | 23% | 33% | 26% | 36% | 29% | 0% | 0% | 0% | 0% |

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|-----------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 41 - 45 3000 00 | 20% | 13% | 24% | 17% | 27% | 20% | 30% | 23% | 33% | 26% | 36% | 29% | 0% | 0% |
| 41 - 45 4000 00 | 18% | 11% | 20% | 13% | 24% | 17% | 27% | 20% | 30% | 23% | 33% | 26% | 36% | 29% |
| 41 - 45 5000 0 | 34% | 27% | 37% | 30% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| 41 - 45 5000 00 | 17% | 10% | 18% | 11% | 20% | 13% | 24% | 17% | 27% | 20% | 30% | 23% | 33% | 26% |
| 41 - 45 7500 00 | 16% | 9% | 17% | 10% | 18% | 11% | 20% | 13% | 24% | 17% | 27% | 20% | 30% | 23% |
| 46 - 50 1000 00 | 27% | 20% | 30% | 23% | 33% | 26% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| 46 - 50 2000 00 | 24% | 17% | 27% | 20% | 30% | 23% | 33% | 26% | 36% | 29% | 0% | 0% | 0% | 0% |
| 46 - 50 3000 00 | 20% | 13% | 24% | 17% | 27% | 20% | 30% | 23% | 33% | 26% | 36% | 29% | 0% | 0% |
| 46 - 50 4000 00 | 18% | 11% | 20% | 13% | 24% | 17% | 27% | 20% | 30% | 23% | 33% | 26% | 36% | 29% |
| 46 - 50 5000 0 | 34% | 28% | 37% | 31% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| 46 - 50 5000 00 | 17% | 10% | 18% | 11% | 20% | 13% | 24% | 17% | 27% | 20% | 30% | 23% | 33% | 26% |
| 46 - 50 7500 00 | 16% | 9% | 17% | 10% | 18% | 11% | 20% | 13% | 24% | 17% | 27% | 20% | 30% | 23% |

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|-----------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 51 - 55 1000 00 | 27% | 20% | 30% | 23% | 33% | 26% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| 51 - 55 2000 00 | 24% | 17% | 27% | 20% | 30% | 23% | 33% | 26% | 36% | 29% | 0% | 0% | 0% | 0% |
| 51 - 55 3000 00 | 20% | 13% | 24% | 17% | 27% | 20% | 30% | 23% | 33% | 26% | 36% | 29% | 0% | 0% |
| 51 - 55 4000 00 | 18% | 11% | 20% | 13% | 24% | 17% | 27% | 20% | 30% | 23% | 33% | 26% | 36% | 29% |
| 51 - 55 5000 0 | 35% | 28% | 38% | 31% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| 51 - 55 5000 00 | 17% | 10% | 18% | 11% | 20% | 13% | 24% | 17% | 27% | 20% | 30% | 23% | 33% | 26% |
| 51 - 55 7500 00 | 16% | 9% | 17% | 10% | 18% | 11% | 20% | 13% | 24% | 17% | 27% | 20% | 30% | 23% |
| 56 - 60 1000 00 | 27% | 21% | 30% | 24% | 33% | 27% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| 56 - 60 2000 00 | 24% | 18% | 27% | 21% | 30% | 24% | 33% | 27% | 36% | 30% | 0% | 0% | 0% | 0% |
| 56 - 60 3000 00 | 20% | 14% | 24% | 18% | 27% | 21% | 30% | 24% | 33% | 27% | 36% | 30% | 0% | 0% |
| 56 - 60 4000 00 | 18% | 12% | 20% | 14% | 24% | 18% | 27% | 21% | 30% | 24% | 33% | 27% | 36% | 30% |
| 56 - 60 5000 0 | 35% | 28% | 38% | 31% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |

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|-----------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 56 - 60 5000 00 | 17% | 11% | 18% | 12% | 20% | 14% | 24% | 18% | 27% | 21% | 30% | 24% | 33% | 27% |
| 56 - 60 7500 00 | 16% | 10% | 17% | 11% | 18% | 12% | 20% | 14% | 24% | 18% | 27% | 21% | 30% | 24% |
| 61 - 65 1000 00 | 27% | 21% | 30% | 24% | 33% | 27% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| 61 - 65 2000 00 | 24% | 18% | 27% | 21% | 30% | 24% | 33% | 27% | 36% | 30% | 0% | 0% | 0% | 0% |
| 61 - 65 3000 00 | 20% | 14% | 24% | 18% | 27% | 21% | 30% | 24% | 33% | 27% | 36% | 30% | 0% | 0% |
| 61 - 65 4000 00 | 18% | 12% | 20% | 14% | 24% | 18% | 27% | 21% | 30% | 24% | 33% | 27% | 36% | 30% |
| 61 - 65 5000 0 | 35% | 28% | 38% | 31% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| 61 - 65 5000 00 | 17% | 11% | 18% | 12% | 20% | 14% | 24% | 18% | 27% | 21% | 30% | 24% | 33% | 27% |
| 61 - 65 7500 00 | 16% | 10% | 17% | 11% | 18% | 12% | 20% | 14% | 24% | 18% | 27% | 21% | 30% | 24% |
| 66-70 1000 00 | 27% | 21% | 30% | 24% | 33% | 27% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| 66-70 2000 00 | 24% | 18% | 27% | 21% | 30% | 24% | 33% | 27% | 36% | 30% | 0% | 0% | 0% | 0% |
| 66-70 3000 00 | 20% | 14% | 24% | 18% | 27% | 21% | 30% | 24% | 33% | 27% | 36% | 30% | 0% | 0% |
| 66-70 4000 00 | 18% | 12% | 20% | 14% | 24% | 18% | 27% | 21% | 30% | 24% | 33% | 27% | 36% | 30% |

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|---------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 66-70 5000 0 | 35% | 28% | 38% | 31% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| 66-70 5000 00 | 17% | 11% | 18% | 12% | 20% | 14% | 24% | 18% | 27% | 21% | 30% | 24% | 33% | 27% |
| 66-70 7500 00 | 16% | 10% | 17% | 11% | 18% | 12% | 20% | 14% | 24% | 18% | 27% | 21% | 30% | 24% |
| 70+ 1000 00 | 27% | 21% | 30% | 24% | 33% | 27% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| 70+ 2000 00 | 24% | 18% | 27% | 21% | 30% | 24% | 33% | 27% | 36% | 30% | 0% | 0% | 0% | 0% |
| 70+ 3000 00 | 20% | 14% | 24% | 18% | 27% | 21% | 30% | 24% | 33% | 27% | 36% | 30% | 0% | 0% |
| 70+ 4000 00 | 18% | 12% | 20% | 14% | 24% | 18% | 27% | 21% | 30% | 24% | 33% | 27% | 36% | 30% |
| 70+ 5000 0 | 35% | 28% | 38% | 31% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| 70+ 5000 00 | 17% | 11% | 18% | 12% | 20% | 14% | 24% | 18% | 27% | 21% | 30% | 24% | 33% | 27% |
| 70+ 7500 00 | 16% | 10% | 17% | 11% | 18% | 12% | 20% | 14% | 24% | 18% | 27% | 21% | 30% | 24% |

19. Critical illness Cover:

The loading will depend upon Age band, Family definition, Location, base sum insured and the corporate buffer. The range of loading will be 5% to 40%. The below table gives the rates for age band and sum insured combinations.

| Age band and Sum Insured | Max of 50,000 | Min of 50,000 | Max of 1,00,000 | Min of 1,00,000 | Max of 2,00,000 | Min of 2,00,000 | Max of 3,00,000 | Min of 3,00,000 | Max of 4,00,000 | Min of 4,00,000 | Max of 5,00,000 | Min of 5,00,000 | Max of 7,50,000 | Min of 7,50,000 |
|--------------------------|---------------|---------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| 0.25 - 1 1000 00 | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| 0.25 - 1 | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |

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| | | | | | | | | | | | | | | |
|--------|----|----|----|----|----|----|----|----|----|----|----|----|----|----|
| 2000 | | | | | | | | | | | | | | |
| 00 | | | | | | | | | | | | | | |
| 0.25 - | | | | | | | | | | | | | | |
| 1 | | | | | | | | | | | | | | |
| 3000 | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| 00 | | | | | | | | | | | | | | |
| 0.25 - | | | | | | | | | | | | | | |
| 1 | | | | | | | | | | | | | | |
| 4000 | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| 00 | | | | | | | | | | | | | | |
| 0.25 - | | | | | | | | | | | | | | |
| 1 | | | | | | | | | | | | | | |
| 5000 | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| 0 | | | | | | | | | | | | | | |
| 0.25 - | | | | | | | | | | | | | | |
| 1 | | | | | | | | | | | | | | |
| 5000 | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| 00 | | | | | | | | | | | | | | |
| 0.25 - | | | | | | | | | | | | | | |
| 1 | | | | | | | | | | | | | | |
| 7500 | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| 00 | | | | | | | | | | | | | | |
| 19 - | | | | | | | | | | | | | | |
| 25 | | | | | | | | | | | | | | |
| 1000 | 7% | 2% | 8% | 2% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| 00 | | | | | | | | | | | | | | |
| 19 - | | | | | | | | | | | | | | |
| 25 | | | | | | | | | | | | | | |
| 2000 | 6% | 2% | 7% | 2% | 8% | 2% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| 00 | | | | | | | | | | | | | | |
| 19 - | | | | | | | | | | | | | | |
| 25 | | | | | | | | | | | | | | |
| 3000 | 6% | 2% | 6% | 2% | 7% | 2% | 8% | 2% | 0% | 0% | 0% | 0% | 0% | 0% |
| 00 | | | | | | | | | | | | | | |
| 19 - | | | | | | | | | | | | | | |
| 25 | | | | | | | | | | | | | | |
| 4000 | 5% | 2% | 6% | 2% | 6% | 2% | 7% | 2% | 8% | 2% | 0% | 0% | 0% | 0% |
| 00 | | | | | | | | | | | | | | |
| 19 - | | | | | | | | | | | | | | |
| 25 | | | | | | | | | | | | | | |
| 5000 | 8% | 2% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| 0 | | | | | | | | | | | | | | |
| 19 - | | | | | | | | | | | | | | |
| 25 | | | | | | | | | | | | | | |
| 5000 | 5% | 2% | 5% | 2% | 6% | 2% | 6% | 2% | 7% | 2% | 8% | 2% | 0% | 0% |
| 00 | | | | | | | | | | | | | | |
| 19 - | | | | | | | | | | | | | | |
| 25 | | | | | | | | | | | | | | |
| 5000 | 4% | 2% | 5% | 2% | 5% | 2% | 6% | 2% | 6% | 2% | 7% | 2% | 8% | 2% |

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|---------------------------|----|----|----|----|----|----|----|----|----|----|----|----|----|----|
| 7500 00 | | | | | | | | | | | | | | |
| 2.0 - 18 1000 00 | 7% | 2% | 8% | 2% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| 2.0 - 18 2000 00 | 6% | 2% | 7% | 2% | 8% | 2% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| 2.0 - 18 3000 00 | 6% | 2% | 6% | 2% | 7% | 2% | 8% | 2% | 0% | 0% | 0% | 0% | 0% | 0% |
| 2.0 - 18 4000 00 | 5% | 2% | 6% | 2% | 6% | 2% | 7% | 2% | 8% | 2% | 0% | 0% | 0% | 0% |
| 2.0 - 18 5000 0 | 8% | 2% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| 2.0 - 18 5000 00 | 5% | 2% | 5% | 2% | 6% | 2% | 6% | 2% | 7% | 2% | 8% | 2% | 0% | 0% |
| 2.0 - 18 7500 00 | 4% | 2% | 5% | 2% | 5% | 2% | 6% | 2% | 6% | 2% | 7% | 2% | 8% | 2% |
| 26 - 30 1000 00 | 9% | 2% | 9% | 2% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| 26 - 30 2000 00 | 8% | 2% | 9% | 2% | 9% | 2% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| 26 - 30 3000 00 | 8% | 2% | 8% | 2% | 9% | 2% | 9% | 2% | 0% | 0% | 0% | 0% | 0% | 0% |
| 26 - 30 4000 00 | 7% | 2% | 8% | 2% | 8% | 2% | 9% | 2% | 9% | 2% | 0% | 0% | 0% | 0% |
| 26 - 30 | 9% | 2% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |

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|---------------|-----|----|-----|----|-----|----|-----|----|-----|----|-----|----|-----|----|
| 50000 | | | | | | | | | | | | | | |
| 26 - 30 50000 | 7% | 2% | 7% | 2% | 8% | 2% | 8% | 2% | 9% | 2% | 9% | 2% | 0% | 0% |
| 26 - 30 75000 | 6% | 2% | 7% | 2% | 7% | 2% | 8% | 2% | 8% | 2% | 9% | 2% | 9% | 2% |
| 31 - 35 10000 | 11% | 3% | 12% | 4% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| 31 - 35 20000 | 10% | 2% | 11% | 3% | 12% | 4% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| 31 - 35 30000 | 9% | 2% | 10% | 2% | 11% | 3% | 12% | 4% | 0% | 0% | 0% | 0% | 0% | 0% |
| 31 - 35 40000 | 8% | 2% | 9% | 2% | 10% | 2% | 11% | 3% | 12% | 4% | 0% | 0% | 0% | 0% |
| 31 - 35 50000 | 12% | 4% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| 31 - 35 50000 | 7% | 2% | 8% | 2% | 9% | 2% | 10% | 2% | 11% | 3% | 12% | 4% | 0% | 0% |
| 31 - 35 75000 | 6% | 2% | 7% | 2% | 8% | 2% | 9% | 2% | 10% | 2% | 11% | 3% | 12% | 4% |
| 36 - 40 10000 | 14% | 6% | 15% | 7% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| 36 - 40 20000 | 13% | 5% | 14% | 6% | 15% | 7% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| 36 - 40 | 12% | 4% | 13% | 5% | 14% | 6% | 15% | 7% | 0% | 0% | 0% | 0% | 0% | 0% |

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|--------------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 3000 00 | | | | | | | | | | | | | | |
| 36 - 40 4000 00 | 11% | 3% | 12% | 4% | 13% | 5% | 14% | 6% | 15% | 7% | 0% | 0% | 0% | 0% |
| 36 - 40 5000 0 | 15% | 7% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| 36 - 40 5000 00 | 10% | 2% | 11% | 3% | 12% | 4% | 13% | 5% | 14% | 6% | 15% | 7% | 0% | 0% |
| 36 - 40 7500 00 | 9% | 2% | 10% | 2% | 11% | 3% | 12% | 4% | 13% | 5% | 14% | 6% | 15% | 7% |
| 41 - 45 1000 00 | 18% | 10% | 19% | 11% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| 41 - 45 2000 00 | 17% | 9% | 18% | 10% | 19% | 11% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| 41 - 45 3000 00 | 16% | 8% | 17% | 9% | 18% | 10% | 19% | 11% | 0% | 0% | 0% | 0% | 0% | 0% |
| 41 - 45 4000 00 | 15% | 7% | 16% | 8% | 17% | 9% | 18% | 10% | 19% | 11% | 0% | 0% | 0% | 0% |
| 41 - 45 5000 0 | 19% | 11% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| 41 - 45 5000 00 | 14% | 6% | 15% | 7% | 16% | 8% | 17% | 9% | 18% | 10% | 19% | 11% | 0% | 0% |
| 41 - 45 7500 00 | 13% | 5% | 14% | 6% | 15% | 7% | 16% | 8% | 17% | 9% | 18% | 10% | 19% | 11% |
| 46 - 50 | 24% | 16% | 25% | 17% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |

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Corporate & Registered Office: [Location Icon] 'Natraj', 301, Junction of Western Express Highway & Andheri - Kurla Road, Andheri (E), Mumbai - 400 069 | CIN: U66000MH2009PLC190546 | [Phone Icon] Tel.: +91 22 42412000 | [Website Icon] www.sbigeneral.in | Logo displayed belongs to State Bank of India and is used by SBI General Insurance Co. Ltd. under license | IRDAI Registration Number 144 | Product Name - Group Health Insurance Policy | UIN: SBIHLGP21330V022021 | IRDAI Reg No 144

| | | | | | | | | | | | | | | |
|----------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 100000 | | | | | | | | | | | | | | |
| 46 - 50 200000 | 23% | 15% | 24% | 16% | 25% | 17% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| 46 - 50 300000 | 22% | 14% | 23% | 15% | 24% | 16% | 25% | 17% | 0% | 0% | 0% | 0% | 0% | 0% |
| 46 - 50 400000 | 21% | 13% | 22% | 14% | 23% | 15% | 24% | 16% | 25% | 17% | 0% | 0% | 0% | 0% |
| 46 - 50 500000 | 25% | 17% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| 46 - 50 500000 | 20% | 12% | 21% | 13% | 22% | 14% | 23% | 15% | 24% | 16% | 25% | 17% | 0% | 0% |
| 46 - 50 750000 | 19% | 11% | 20% | 12% | 21% | 13% | 22% | 14% | 23% | 15% | 24% | 16% | 25% | 17% |
| 51 - 55 100000 | 29% | 21% | 30% | 22% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| 51 - 55 200000 | 28% | 20% | 29% | 21% | 30% | 22% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| 51 - 55 300000 | 27% | 19% | 28% | 20% | 29% | 21% | 30% | 22% | 0% | 0% | 0% | 0% | 0% | 0% |
| 51 - 55 400000 | 26% | 18% | 27% | 19% | 28% | 20% | 29% | 21% | 30% | 22% | 0% | 0% | 0% | 0% |
| 51 - 55 500000 | 30% | 22% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| 51 - 55 | 25% | 17% | 26% | 18% | 27% | 19% | 28% | 20% | 29% | 21% | 30% | 22% | 0% | 0% |

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| | | | | | | | | | | | | | | |
|--------------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 5000 00 | | | | | | | | | | | | | | |
| 51 - 55 7500 00 | 24% | 16% | 25% | 17% | 26% | 18% | 27% | 19% | 28% | 20% | 29% | 21% | 30% | 22% |
| 56 - 60 1000 00 | 34% | 26% | 35% | 27% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| 56 - 60 2000 00 | 33% | 25% | 34% | 26% | 35% | 27% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| 56 - 60 3000 00 | 32% | 24% | 33% | 25% | 34% | 26% | 35% | 27% | 0% | 0% | 0% | 0% | 0% | 0% |
| 56 - 60 4000 00 | 31% | 23% | 32% | 24% | 33% | 25% | 34% | 26% | 35% | 27% | 0% | 0% | 0% | 0% |
| 56 - 60 5000 0 | 35% | 27% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| 56 - 60 5000 00 | 30% | 22% | 31% | 23% | 32% | 24% | 33% | 25% | 34% | 26% | 35% | 27% | 0% | 0% |
| 56 - 60 7500 00 | 29% | 21% | 30% | 22% | 31% | 23% | 32% | 24% | 33% | 25% | 34% | 26% | 35% | 27% |
| 61 - 65 1000 00 | 39% | 31% | 40% | 32% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| 61 - 65 2000 00 | 38% | 30% | 39% | 31% | 40% | 32% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| 61 - 65 3000 00 | 37% | 29% | 38% | 30% | 39% | 31% | 40% | 32% | 0% | 0% | 0% | 0% | 0% | 0% |
| 61 - 65 | 36% | 28% | 37% | 29% | 38% | 30% | 39% | 31% | 40% | 32% | 0% | 0% | 0% | 0% |

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|--------------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 4000 00 | | | | | | | | | | | | | | |
| 61 - 65 5000 0 | 40% | 32% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| 61 - 65 5000 00 | 35% | 27% | 36% | 28% | 37% | 29% | 38% | 30% | 39% | 31% | 40% | 32% | 0% | 0% |
| 61 - 65 7500 00 | 34% | 26% | 35% | 27% | 36% | 28% | 37% | 29% | 38% | 30% | 39% | 31% | 40% | 32% |
| 66-70 1000 00 | 39% | 31% | 40% | 32% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| 66-70 2000 00 | 38% | 30% | 39% | 31% | 40% | 32% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| 66-70 3000 00 | 37% | 29% | 38% | 30% | 39% | 31% | 40% | 32% | 0% | 0% | 0% | 0% | 0% | 0% |
| 66-70 4000 00 | 36% | 28% | 37% | 29% | 38% | 30% | 39% | 31% | 40% | 32% | 0% | 0% | 0% | 0% |
| 66-70 5000 0 | 40% | 32% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| 66-70 5000 00 | 35% | 27% | 36% | 28% | 37% | 29% | 38% | 30% | 39% | 31% | 40% | 32% | 0% | 0% |
| 66-70 7500 00 | 34% | 26% | 35% | 27% | 36% | 28% | 37% | 29% | 38% | 30% | 39% | 31% | 40% | 32% |
| 70+ 1000 00 | 39% | 31% | 40% | 32% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| 70+ 2000 00 | 38% | 30% | 39% | 31% | 40% | 32% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| 70+ 3000 00 | 37% | 29% | 38% | 30% | 39% | 31% | 40% | 32% | 0% | 0% | 0% | 0% | 0% | 0% |
| 70+ 4000 00 | 36% | 28% | 37% | 29% | 38% | 30% | 39% | 31% | 40% | 32% | 0% | 0% | 0% | 0% |

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| | | | | | | | | | | | | | | |
|-------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 70+ 5000 0 | 40% | 32% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| 70+ 5000 00 | 35% | 27% | 36% | 28% | 37% | 29% | 38% | 30% | 39% | 31% | 40% | 32% | 0% | 0% |
| 70+ 7500 00 | 34% | 26% | 35% | 27% | 36% | 28% | 37% | 29% | 38% | 30% | 39% | 31% | 40% | 32% |

20. Coverage for Congenital Internal Diseases

This is an age dependent loading. The range of loading is 10% - 30% on the base premium. The below table gives age wise loading:

| Age band | Loading |
|----------|---------|
| 0.25 - 1 | 14.8% |
| 2.0 - 18 | 30.0% |
| 19 - 25 | 30.0% |
| 26 - 30 | 30.0% |
| 31 - 35 | 30.0% |
| 36 - 40 | 25.1% |
| 41 - 45 | 19.9% |
| 46 - 50 | 17.2% |
| 51 - 55 | 15.7% |
| 56 - 60 | 10.3% |
| 61 - 65 | 7.3% |
| 66-70 | 5.3% |
| 70+ | 3.9% |

Additions/Deletions during the policy period

Midterm inclusions of dependents are allowed for Spouse on marriage and new born babies only. The declarations to be made within 30 days of them becoming dependants of the employee.

1. Reasons for additions are new employment, birth, marriage
2. Reasons for deletion: resignation, divorce, death
3. Refund on deletions allowed unless there is a claim on the same. Premium calculation is done pro rata basis.

Revision in the sum insured during policy period

If the Sum insured is increased during the currency of the policy, it will be allowed as an endorsement to the main policy and additional premium for the endorsement will be calculated on pro-rata basis.

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Possibility of Revision of Terms of the Policy Including the Premium Rates

The Company, with prior approval of IRDAI, may revise or modify the terms of the policy including the premium rates. The insured person shall be notified three months before the changes are effected.

Loading

Loading might be applied for bad claim ratio as per the following table –

| Sr. No. | Incurred Claims ratio | Max loading |
|---------|-----------------------|-------------|
| 1 | above 85% - 100% | 20% |
| 2 | 101% to 120% | 35% |
| 3 | 121% to 150% | 65% |
| 4 | 151% to 200% | 145% |
| 5 | Above 200% | 160% |

Termination of Policy

The Policy terminates on earliest of the following events-

1. Cancellation of policy by as per the cancellation provision.
2. On the policy expiry date.

Mechanism for continuity of coverage for Individual members covered under the group insurance:

In the event of the group policy under which the Insured Person is a covered member and which is being discontinued or not renewed or Insured person leaving the group on account of resignation/termination or otherwise, the Insured Person has the option of taking a standard individual health policy of the Insurer without any benefit of continuity of cover for any additional benefits that the Insured Person may have enjoyed under the group policy and for which additional premium has been charged. In such an event, all the waiting periods as stipulated under the Individual Health policy will be applicable with due adjustment for the Uninterrupted period in completed years for which the Individual was covered under the Group Health policy issued by us. However, any such benefit would be restricted to the maximum of his eligibility of sum insured under the Individual health policy or the sum insured enjoyed by the individual under the Group Health policy whichever is lower. Also, all the underwriting rules and regulations of our Individual health policy would be applicable for acceptance of such risk.

Renewal

The policy shall ordinarily be renewable except on misrepresentation by the insured person. grounds of fraud,

- i. The Company shall endeavor to give notice for renewal. However, the Company is not under obligation to give any notice for renewal.
- ii. Renewal shall not be denied on the ground that the insured person had made a claim or claims in the preceding policy years.
- iii. Request for renewal along with requisite premium shall be received by the Company before the end of the policy period.

- iv. At the end of the policy period, the policy shall terminate and can be renewed within the Grace Period of 30 days to maintain continuity of benefits without break in policy. Coverage is not available during the grace period.
- v. No loading shall apply on renewals based on individual claims experience

Migration

The insured person will have the option to migrate the policy to other health insurance products/plans offered by the company by applying for migration of the policy at least 30 days before the policy renewal date as per IRDAI guidelines on Migration. If such person is presently covered and has been continuously covered without any lapses under any health insurance product/plan offered by the company, the insured person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on migration.

For Detailed Guidelines on migration, kindly refer the link

https://www.irdai.gov.in/ADMINCMS/cms/whatsNew_Layout.aspx?page=PageNo3987&flag=1

Portability:

The insured person will have the option to port the policy to other insurers by applying to such insurer to port the entire policy along with all the members of the family, if any, at least 45 days before, but not earlier than 60 days from the policy renewal date as per IRDAI guidelines related to portability. If such person is presently covered and has been continuously covered without any lapses under any health insurance policy with an Indian General/Health insurer, the proposed insured person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on portability

For Detailed Guidelines on portability, kindly refer the link .

https://www.irdai.gov.in/ADMINCMS/cms/whatsNew_Layout.aspx?page=PageNo3987&flag=1

Moratorium Period

After completion of eight continuous years under the policy no look back to be applied. This period of eight years is called as moratorium period. The moratorium would be applicable for the sums insured of the first policy and subsequently completion of 8 continuous years would be applicable from date of enhancement of sums insured only on the enhanced limits. After the expiry of Moratorium Period no health insurance claim shall be contestable except for proven fraud and permanent exclusions specified in the policy contract. The policies would however be subject to all limits, sub limits, co-payments, deductibles as per the policy contract

Cancellation –

- i. The policyholder may cancel this policy by giving 15 days' written notice and in such an event, the Company shall refund premium for the unexpired policy period as detailed below.

| Period on risk | Rate of premium refunded |
|-----------------|--------------------------|
| Up to one month | 75% of annual rate |

| | |
|----------------------|--------------------|
| Up to three months | 50%of annual rate |
| Up to six months | 25% of annual rate |
| Exceeding six months | Nil |

Notwithstanding anything contained herein or otherwise, no refunds of premium shall be made in respect of Cancellation where, any claim has been admitted or has been lodged or any benefit has been availed by the insured person under the policy.

- ii. The Company may cancel the policy at any time on grounds of misrepresentation non-disclosure of material facts, fraud by the insured person by giving 15 days' written notice. There would be no refund of premium on cancellation on grounds or misrepresentation, non-disclosure of material facts or fraud.

| Period on risk | Rate of premium refunded |
|----------------------|--------------------------|
| Up to one month | 75% of annual rate |
| Up to three months | 50% of annual rate |
| Up to six months | 25% of annual rate |
| Exceeding six months | Nil |

Insurance Act, 1938, Section 41-Prohibition of Rebates

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 or 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 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.

SBI General Insurance Company Limited

101, 'Natraj', Junction of Andheri Kurla Road & Western Express Highway, Andheri (East),
Mumbai – 400 069