



SURAKSHA AUR BHAROSA DONO

## SBI GENERAL'S GROUP HEALTH INSURANCE POLICY

A Secured Family is a Happy One



Issued under the Group Health Insurance Master Policy issued to SBI

## SBI General's Group Health Insurance Policy (for Individuals & Family)

Each person in your family is unique, with their own needs and their own concerns. We understand that while all of them would love to stay healthy, they each have different needs and different issues. So how do you keep them all healthy and secure?

Presenting SBI General's **Group Health Insurance Policy** (for Individuals & Family). In these days of rising medical costs, it helps you pay for your medical expenses, ensuring you can afford the best quality of healthcare for you and your loved ones.

### Who Can Buy This Policy?

The Group Health Insurance Policy can be bought by any permanent Indian resident aged between 18 to 65 years and having an Account with SBI & its Associate Banks.

### What Are The Key Benefits Of The Policy?



No pre-policy medical test up to the age of 65 years



Coverage of 30 Days Pre and 60 Days Post Hospitalisation Expenses



Waiting period of 30 days / 1 year & 90 days for specified disease conditions and 4 years for pre-existing diseases



Wide Coverage – From ₹ 100,000 up to ₹ 500,000



Cashless treatment at over 3,000 Network Hospitals



Premium exempt from Income Tax under Sec 80 D of Income Tax Act



Multiple Coverage Options – Individual & Family Floater\*  
\* Family - You, Your Legal Spouse and Two Legal & Dependent children



Renewal guaranteed, if opted

## 30/60 Days Pre And Post - Hospitalisation Covered

### What Does The Policy Cover?

Expense Heads	
	Pre-hospitalisation Expenses Coverage - 30 days prior to date of admission into the hospital or in case of domiciliary hospitalisation .
	Post-hospitalisation Expenses Coverage - 60 days after the date of discharge from the hospital or in case of domiciliary hospitalisation.
	Domiciliary Hospitalisation, subject to a maximum of 20% of the Sum Insured or ₹ 20000, whichever is less.
	Coverage for select Day Care Surgery with less than 24 hours hospitalisation for specified procedures.
	Cashless facility across SBI General's Network Hospitals.
	Ambulance charges – 1% of SI up to a max. of ₹ 1500.
	Room boarding & Nursing charges (1%/day for normal room).
	ICU charges (2% /day for ICU).
	Medical Practitioner and Specialists Fees (Including Teleconsultation).
	Anesthesia, Blood, Oxygen, Operation Theatre charges, Surgical Appliances, Medicines & Drugs, Physiotherapy, Diagnostic Materials & X-ray, Dialysis, Chemotherapy, Radiotherapy, Cost of Pacemaker, Prosthesis/Internal Implants, etc and medical expenses that are integral part of the operation.
	Co-Payment on claims in non-network hospitals - 10% on all eligible admissible claims.

## Coverage From ₹ 1,00,000 To ₹ 5,00,000



HIV/AIDS Cover up to the Sum Insured or as specified on the policy schedule except for the conditions which are permanently excluded



Mental Illness Cover up to the Sum Insured or as specified on the policy schedule



Genetic Disorder Cover up to the Sum Insured or as specified on the policy schedule



Internal Congenital Diseases cover up to the Sum Insured or as specified on the policy schedule



12 Advanced treatment procedures covered up to the Sum Insured or as specified on the policy schedule

### What Is The Minimum & Maximum Coverage Amount?

₹ 1  
Lakh

Minimum Coverage

₹ 5  
Lakhs

Maximum Coverage

### What Is The Minimum & Maximum Age For Entering This Policy?

18  
years

Minimum Entry  
Age

18  
years

Maximum Age of Entry  
for Children

65  
years

Maximum Age of Entry  
for Adults

Children from the age of 3 months can be included if either of the parents is concurrently covered with SBI General Group Health Insurance Policy.

## No Medical Examination Upto 65 Years Of Age

### What Is The Duration Of The Policy?

Currently the SBI General Group Health Insurance Policy is available for a one year period.

### Is Pre-acceptance Health Check-up Compulsory?

Pre-acceptance Health Check is not mandatory for people covered under SBI General Group Health Insurance Master Policy issued to State Bank of India who are less than or equal to 65 years of age.

### What Is The Renewal Policy?

- ▶ This Policy may be renewed by mutual consent every year.
- ▶ If renewed, the renewal premium must be paid to the Insurer on or before the expiry date or renewal date.
- ▶ A Grace Period of 30 days is allowed for renewal of the policy. This will be counted from the day immediately following the premium due date.
- ▶ During the Grace Period a payment can be made to renew/continue the Policy without losing any benefit.
- ▶ The continuity of coverage will be given only if premium is received on time. Coverage is not available for the period for which no premium is received.



# Fair, Transparent & Quick Claim Process

## What Is The Claim Procedure?

Our dedicated and experienced claims team aims to deliver you superlative customer service with a fast, fair, convenient and transparent claims process so your claim is settled without any hassle.

## Our Claims Team Will:



Provide assistance in emergency situations



Keep you informed of the progress of your claim

## How Do You Make A Claim?

In case of an accident or illness that requires hospitalization or daycare, please notify either us or our TPA, by call or email.

## What are the Waiting Periods?

Preexisting Diseases	48 Months
First Thirty-days period	30 Days, except for Accidents
Certain Specific Illnesses	12 Months and 90 Days

## What Is Not Covered In The Policy?

- ▶ Treatment taken outside India
- ▶ Injury or disease directly or indirectly caused by or contributed to by nuclear weapons/materials
- ▶ Admission primarily for investigation & evaluation
- ▶ Admission primarily for rest cure, rehabilitation and respite care
- ▶ Expenses related to the surgical treatment of obesity that do not fulfill certain conditions
- ▶ Change-of-Gender treatments
- ▶ Expenses for cosmetic or plastic surgery
- ▶ Expenses related to any treatment necessitated due to participation in hazardous or adventure sports
- ▶ Refractive Error
- ▶ Breach of Law
- ▶ Sterility and Infertility
- ▶ Unproven Treatments
- ▶ War and war-like situations

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

# Cashless Facility For Convenience

## Your Policy Documents:

- ▶ You will receive the 'Certificate of Insurance' and premium certificate from SBI General.
- ▶ The assigned Third party Administrator (TPA) will send you the 'Cashless Health Card' along with List of Network Hospitals in your area and the 'Claims Guidelines Booklet'.
- ▶ For any questions regarding the 'Certificate of Insurance' or the Policy, contact us at 1800 102 1111/1800 22 111 or write to us at [customer.care@sbigeneral.in](mailto:customer.care@sbigeneral.in)
- ▶ For any questions regarding the 'Cashless Health Card' or Claims related issues, contact the TPA. If your request is not resolved, please approach SBI General through our Customer Care Numbers.

This Certificate of Insurance will be issued to Account holders, if opted, under the Group Health Insurance Master Policies issued to State Bank of India and its Associate Banks. The Account holders may approach the nearest Bank Branch for understanding the benefits under this Policy.

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

## Prohibition of Rebates

Section 41 in The Insurance Act, 1938 as amended by Insurance Law (Amendment) Act, 2015:

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.
2. Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to ₹10 lakhs.



**SURAKSHA AUR BHAROSA DONO**

**SBI General Insurance Company Limited**

**Corporate & Registered Office:**

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

Disclaimer : SBI General Insurance Company Limited | Corporate & Registered Office: 'Natraj', 301, Junction of Western Express Highway & Andheri - Kurla Road, Andheri (East), Mumbai - 400 069. | The information in the advertisement is indicative in nature. For more details on the risk factor, terms and conditions, please refer to the Sales Brochure and Policy Wordings carefully before concluding a sale. | Tax benefits are subject to changes in tax laws | For SBI General Insurance Company Limited, IRDAI Reg. No. 144 dated 15/12/2009 | CIN: U66000MH2009PLC190546 | SBI Logo displayed belongs to State Bank of India and used by SBI General Insurance Company Limited under license. | Website : [www.sbigeneral.in](http://www.sbigeneral.in), Tollfree 18001021111 | SBI General's Group Health Insurance Policy | UIN Number : SBIHLGP21330V022021 | Advertisement Number : ADBRO/20-21/Sep/1083

**Contact Us**

 **1800 22 1111 | 1800 102 1111**  **[www.sbigeneral.in](http://www.sbigeneral.in)**