



SURAKSHA AUR BHAROSA DONO

## **SBI GENERAL'S HOSPITAL DAILY CASH INSURANCE POLICY**

Stay Worry Free



## SBI General's Hospital Daily Cash Insurance Policy

Good health is something we all want. However, the fact is sometimes we might fall sick and be hospitalised. There might be some expenses on a daily basis that need to be met over and above the ones covered by our health insurance policy. How do we take care of these needs in such times?

With SBI General's **Hospital Daily Cash Insurance Policy** you can be in control in such situations. The Policy provides you with a fixed benefit for each day of hospitalization, irrespective of the actual medical cost. It thus provides you with additional protection & takes care of extra expenses like traveling, food etc.

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



Daily hospitalization expense for each continuous & completed period of 24-hour hospitalization



ICU hospitalization expense up to twice the daily Benefit



Accident hospital confinement expense up to twice the daily benefit



Fixed lump sum to take care of Convalescence expenses



Flexible Plan options  
Max.30 days & 60 days coverage








4 daily benefit amount options to choose from - ₹500, ₹1000, ₹1500 & ₹2,000



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

## Additional Coverage for ICU, Accidents and Convalescence

### What Does The Policy Cover?





	Hospital Daily Cash benefit for each continuous and completed period of 24 hours of hospitalization.
	Twice the Hospital Daily Cash benefit for each continuous and completed period of 24 hours of Hospitalisation due to Accidental Bodily Injury. Maximum 5 days per Hospitalisation and 10 days per Policy Period.
	Twice the Hospital Daily Cash benefit for each continuous and completed period of 24 hours of Hospitalisation in Intensive Care Unit. Maximum 7 days per Hospitalisation and 15 days per Policy Period.
	Thrice Hospital Daily Cash benefit or ₹5,000 whichever is less is payable upon completion of 10 consecutive days of hospitalization in a single admission. Payable only once in a Policy Period.
	The maximum benefit payable will be 30/60 days within the Policy Period.

### What Are The Different Plan Options?

This Policy has 2 coverage options:



There are 4 options for daily benefit amount, as per tables below

Daily Benefits	A	B	C	D
 Hospitalization benefits due to sickness	₹500	₹1000	₹1500	₹2000
 ICU Hospitalization (max. 7 days)	₹1000	₹2000	₹3000	₹4000
 Hospitalisation due to Accident	₹1000	₹2000	₹3000	₹4000
 Convalescence benefit for hospitalization exceeding 10 consecutive days	Fixed lumpsum amount payable - 3 times benefit or ₹5000 whichever is lesser.			

## Coverage for All from 3 Months – 65 Years

### What Is The Minimum & Maximum Entry Age Limit?

**18**  
Years

Minimum age of entry

**65**  
Years

Maximum age of entry

Children from the age of 3 months can be covered if either of the parents is concurrently covered with SBI General.

### What Is Maximum Coverage Possible Under This Policy?

Maximum benefit amount payable is ₹2,000. However, the Maximum Benefit would be restricted to ₹500/- per day with maximum coverage of 30 days for insured persons aged 60 and above and taking a policy with us for the first time.

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

Pre-policy health check is needed based on age and Sum Insured as per table below:

Age	Benefit Amount			
	500	1000	1500	2000
0.3-18	NA	NA	NA	✓
19-35	NA	NA	NA	✓
36-45	NA	NA	NA	✓
46-55	✓	✓	✓	✓
>55	✓	✓	✓	✓

### What Is SBI General's 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.
- ▶ During the Grace Period a payment can be made to renew/continue the Policy without losing any benefit.
- ▶ Coverage is not available for the period for which no premium is received.

## Fast, Fair & Transparent Claim Process

### What Is Not Covered In The Policy?

- ▶ Complications or treatment arising out of pre-existing conditions.
- ▶ Any disease contracted during the first 30 days of commencement of the Policy.
- ▶ Certain diseases/surgeries shall be covered after waiting period.
- ▶ Treatment arising from or traceable to pregnancy and childbirth.
- ▶ Treatment for any mental disease/illness, psychiatric or psychological disorders.
- ▶ All expenses related to AIDS and related diseases.
- ▶ Use or abuse of any substance, drug or alcohol and treatment for de-addiction.
- ▶ "Day care Treatments" as defined under the Policy.

Note: The above information on exclusions is only indicative in nature. For details please read the policy wordings available on our website ([www.sbigeneral.in](http://www.sbigeneral.in))

### What Is The Claim Procedure?

Our dedicated and experienced claims team aim 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:

Our dedicated and experienced claims team aim to deliver you




Provide assistance in emergency situations



Keep you informed of the progress of your claim

### How Do You Make A Claim?

 180022 1111/1800 102 1111

 "CLAIM" to 561612

 [customer.care@sbigeneral.in](mailto:customer.care@sbigeneral.in)

 [www.sbigeneral.in](http://www.sbigeneral.in)

*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.*

## PREMIUM RATE CALCULATION CHART

		Coverage opted on individual basis covering each member of the family separately (at a single point in time)		Coverage opted on individual basis covering multiple members of the family under a single policy (Sum Insured is available for each member of the family)			Coverage opted on family floater basis with overall Sum Insured (Only one Sum Insured is available for the entire family)			
Age of the members insured	Premium (₹)	Sum Insured (₹)	Premium (₹)	Discount, if any Family member discount)	Premium after Discount (₹)	Sum Insured (₹)	Premium or consolidated premium for all members of family (₹)	Floater discount if any	Premium after discount (₹)	Sum Insured (₹)
35 yrs.	882	2,000	882	0%	882	2,000	NA	NA	NA	NA
30 yrs.	882	2,000	882	0%	882	2,000				
15 yrs.	NA	NA	661	0%	661	2,000				
10 yrs.	NA	NA	661	0%	661	2,000				
Total Premium for all members of the Family is ₹ 1,764/- when each member is covered separately. HDC Benefit available for each individual is ₹ 2,000/- day for 30 days		Total Premium for all members of the Family is ₹ 3,086/- when they are covered under a single policy. HDC Benefit available for each family member is ₹ 2,000/-day for 30 days			NA					

**Note:**

- Premium rates are specified in the above illustration is standard premium rates without considering any loading. Also, the premium rates are exclusive of taxes applicable.
- The above illustration is for HOSPITAL DAILY CASH INSURANCE POLICY
- Offered only on Individual & Family individual basis
- Illustration is given for HDC Benefit available for each individual for ₹ 2,000/-day for 30 days
- Please note above rates are exclusive GST.

## Premium Chart

### Exclusive of GST:

Sum Insured (in ₹)																
PLAN	0.3 - 18	19 - 35	36 - 45	46 - 55	56 - 60	61 - 65	66 - 70	71 - 75	76 - 80	81 - 85	86 - 90	91 - 95	96 - 100	101 - 105	106 - 110	111 - 115
30 Days - ₹ 500 Plan	216	335	498	733	1,235	1,626	2,001	2,550	3,188	3,985	4,981	6,226	7,783	9,728	12,160	13,016
30 Days - ₹ 1000 Plan	357	512	764	1,117	1,785	2,343	3,306	3,662	4,578	5,722	7,152	8,940	11,176	13,969	17,462	21,827
30 Days - ₹ 1500 Plan	509	707	1,074	1,646	2,746	3,598	4,610	5,617	7,021	8,777	10,971	13,714	17,142	21,428	26,784	33,480
30 Days - ₹ 2000 Plan	661	882	1,344	2,219	3,688	4,830	5,915	7,534	9,417	11,771	14,714	18,392	22,990	28,738	35,923	44,903
60 Days - ₹ 500 Plan	282	408	676	1,018	1,590	2,203	2,458	3,677	4,597	5,746	7,182	8,978	11,222	14,027	17,534	21,918
60 Days - ₹ 1000 Plan	486	690	1,227	1,969	2,845	3,634	4,046	6,050	7,562	9,453	11,816	14,770	18,463	23,078	28,848	36,060
60 Days - ₹ 1500 Plan	691	973	1,801	2,853	3,826	5,470	5,633	8,734	10,918	13,647	17,059	21,324	26,655	33,319	41,649	52,061
60 Days - ₹ 2000 Plan	981	1,255	2,386	3,791	4,912	7,015	7,221	11,195	13,993	17,492	21,865	27,331	34,164	42,705	53,381	66,726

### Inclusive of GST:

Sum Insured (in ₹)																
PLAN	0.3 - 18	19 - 35	36 - 45	46 - 55	56 - 60	61 - 65	66 - 70	71 - 75	76 - 80	81 - 85	86 - 90	91 - 95	96 - 100	101 - 105	106 - 110	111 - 115
30 Days - ₹ 500 Plan	255	395	588	865	1457	1919	2361	3009	3762	4702	5878	7347	9184	11479	14349	15359
30 Days - ₹ 1000 Plan	421	604	902	1318	2106	2765	3901	4321	5402	6752	8439	10549	13188	16483	20605	25756
30 Days - ₹ 1500 Plan	601	834	1267	1942	3240	4246	5440	6628	8285	10357	12946	16183	20228	25285	31605	39506
30 Days - ₹ 2000 Plan	780	1041	1586	2618	4352	5699	6980	8890	11112	13890	17363	21703	27128	33911	42389	52986
60 Days - ₹ 500 Plan	333	481	798	1201	1876	2600	2900	4339	5424	6780	8475	10594	13242	16552	20690	25863
60 Days - ₹ 1000 Plan	573	814	1448	2323	3357	4288	4774	7139	8923	11155	13943	17429	21786	27232	34041	42551
60 Days - ₹ 1500 Plan	815	1148	2125	3367	4515	6455	6647	10306	12883	16103	20130	25162	31453	39316	49146	61432
60 Days - ₹ 2000 Plan	1158	1481	2815	4473	5796	8278	8521	13210	16512	20641	25801	32251	40314	50392	62990	78737

## 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 ₹10lakhs.



**SURAKSHA AUR BHAROSA DONO**

**SBI General Insurance Company Limited**

**Corporate & Registered Office:**

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

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