



**Individual, Non-participating,
Non-linked Health Insurance Pure Risk Premium Product.**

 **SBI Life**
**SAMPOORN
CANCER
SURAKSHA**
(UIN -111N109V03)

THE GREATEST GIFT YOU CAN GIVE YOUR FAMILY IS A HEALTHY YOU!

A healthy you is a happy you. Secure this happiness and celebrate life by providing a complete protection to your family and yourself against all uncertainties.

When you are prepared, you can face any challenge, even one like Cancer. Cancer in India is on a rise and can distress any one. It not only impacts the patients physically but also emotionally and financially. Thus in a whole, impacting the family's well being.

Here your preparation & planning comes in to play, which makes you ready to face the adversity and helps you to secure your family financially and mentally in case of a Cancer diagnosis.

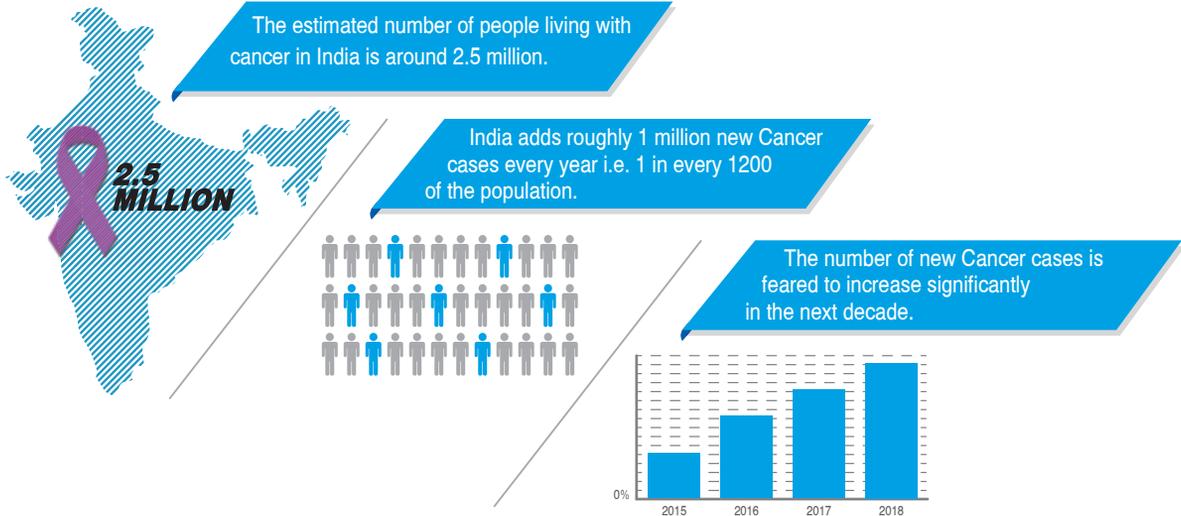
Hence we urge you to continue with your planning and insure yourself with SBI Life – Sampoon Cancer Suraksha, a comprehensive Cancer insurance policy with a host of features that come in action and provides the required support which helps you and your family in these difficult times.'

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WHY SHOULD YOU BUY THIS POLICY?

The statistics on the rise in cancer is alarming and cancer is now considered a major health concern today. Though one may never consider himself at risk, the rising incidence of cancer has made it a common phenomenon.



It is a fact that medical science today is able to diagnose and identify cancer better.

Treatment of cancer is getting better, increasing life expectancy after diagnosis of cancer.

However, treatment of cancer is getting more and more expensive with various modern methods of treatments emerging.

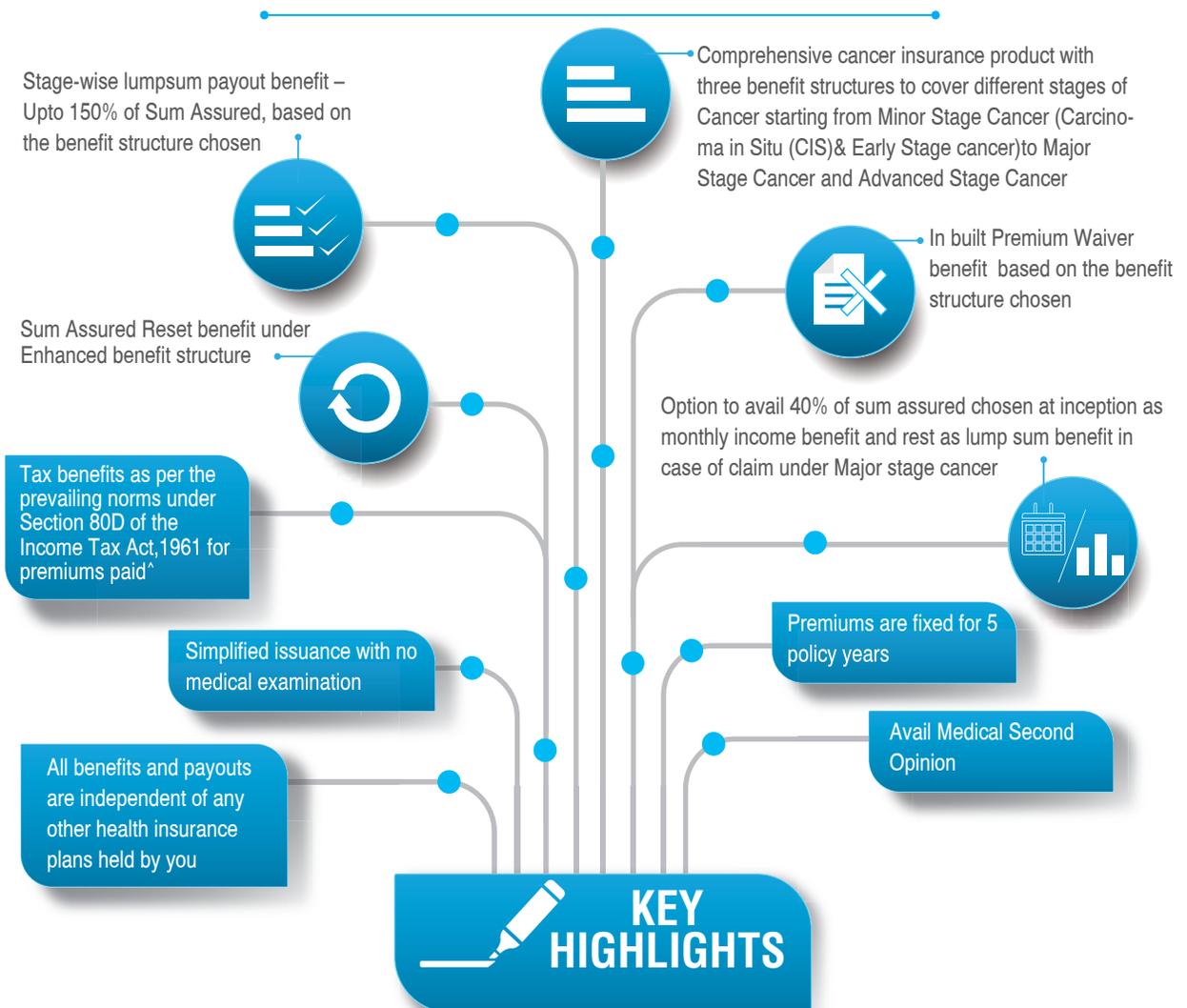
On the whole, with increased awareness, vigorous research efforts and advancement in medicine, the number of survivors has also gone up indicating that cancer might be curable when detected and treated early.

A common theme that runs across all survivor stories – strong will power, positive thinking, prayers and blessings of God, supportive families and friends, workplaces, doctors and medical advancement, etc. But what gets lost in this story is the fact that cancer treatment is expensive, putting treatment out of reach for many people. At times, the treatment comes at the cost of selling a house or liquidating the savings of a life time.

You may be having a medical insurance policy which would pay for the cost of hospitalization, surgical procedures and treatment, in case of cancer. However, it may turn out insufficient to cover the entire cost of treatment. Further, there may be other costs as well associated with rehabilitation, change of lifestyle, and cost of care, counselling etc. besides loss of employment and earnings. In such circumstance, your medical insurance would need to be supplemented.

¹Source: www.thelancet.com/oncology Vol 15 May 2014

SBI Life - Sampurn Cancer Suraksha helps you to secure yourself and your family against such eventualities and it also supplement your existing medical insurance policy as all the benefits and payouts are independent of any other health insurance plans held by you.



*Tax benefits, are as per the provisions of the Income Tax laws & are subject to change from time to time. Please consult your Tax Advisor for further details.

WHO CAN AVAIL THIS POLICY?

Age* at Entry Minimum: 6 years for Child, 18 years for Adult | Maximum: 17 years for Child, 65 years for Adult

Maximum Age# at Maturity 75 years

Basic Sum Assured
(in multiples of ₹ 1,00,000) Minimum: ₹ 10,00,000 | Maximum: ₹ 50,00,000
subject to Board Approved Underwriting Policy

Policy Term Minimum: 5 years | Maximum: 30 years

Premium Paying Term Same as the policy term

Premium Frequency Loading
Half-Yearly: 51.00% of the annual premium
Quarterly: 26.00% of the annual premium
Monthly: 8.50% of the annual premium

Minimum & Maximum Premium	Frequency	Minimum Premium	Maximum Premium
	Yearly	₹ 600	Based on the age and Sum Assured
	Half-Yearly	₹ 300	
	Quarterly	₹ 150	
	Monthly [§]	₹ 50	

Annual Sample Premium* (exclusive of applicable taxes)	Age/Term	10 years	20 years	30 years
	10	₹ 867.00	₹ 853.50	₹ 903.00
	20	₹ 874.50	₹ 880.50	₹ 1,041.00
	30	₹ 925.50	₹ 1,141.50	₹ 1,761.00
	40	₹ 1,488.00	₹ 2,484.00	₹ 4,306.50

*All the references to age are age as on last birthday.

§For Monthly mode, upto 3 Months premium to be paid in advance and renewal premium payment through Electronic Clearing System (ECS) or Standing Instructions (where payment is made either by direct debit of bank account or credit card). For Monthly Salary Saving Scheme (SSS), upto 2 month premium to be paid in advance and renewal premium payment is allowed only through Salary Deduction.

*Premiums are for a Male life with Sum Assured of ₹15,00,000 under Standard Benefit Structure. The premiums are fixed for a period of first five policy years and may be reviewed every five years thereafter.

BENEFIT STRUCTURE

This is an individual, non-participating, non-linked health insurance pure risk premium product offering benefits upon diagnosis of different stages of cancer including Carcinoma in-situ (CIS) as per the definitions mentioned in this document. The product offers three benefit structures, given as follows:

1. STANDARD

This benefit structure covers Minor Stage Cancer (CIS and Early Stage cancers) and Major Stage Cancer.

MINOR STAGE CANCER

On diagnosis of Carcinoma inSitu or Early Stage Cancer, 30% of the Sum Assured would be payable. You can claim for one CIS and one Early Stage cancer during the policy term. That is, the maximum payout at this stage would be 60% of the sum assured.

In addition, the premiums for the next 5 years from the date of diagnosis of first minor stage cancer would be waived off. This premium waiver benefit is available only on the first minor stage claim. That is, in case of a second claim under Minor stage, another premium waiver benefit would not be available.

MAJOR STAGE CANCER

On diagnosis of cancer of Major Stage, balance of 100% of the Sum Assured less any benefits paid earlier on Minor stage claim would be payable.

You have the option to take 40% of the sum assured chosen at inception as monthly income benefit over 3 years and rest as lump sum benefit under Major stage claim. The monthly income benefit would be 1.20% of the sum assured chosen at inception. This is a guaranteed benefit. Once opted, it would continue to be paid for 36 months irrespective of the death of the life assured or termination of the policy contract.

The Standard benefit structure is explained below with the help of an example

Case Mr. Sachin took a SBI Life Sampurn Cancer Suraksha policy for Standard benefit Structure for a term of 30 years with Sum Assured (SA) of Rs. 10,00,000 on 01.11.2016. He opts for yearly mode of premium.

On 15.11.2026, he is diagnosed with CIS of the colon. A payout of 30% of SA i.e. ₹3,00,000 would be made.

Additionally, for a period of 5 years, his premiums would be waived off and he will continue to remain covered for this period without payment of premiums. The premium waiver would continue for the 5 years from the date of diagnosis i.e. from 15.11.2026. He would have to pay the premium/ revised premium as applicable after 5 years, i.e. from 01.11.2032

Suppose, on 11.03.2032, he is further diagnosed with Early Stage prostate cancer then a further payout of 30% of SA i.e. ₹3,00,000 would be made.

Subsequently, on diagnosis of Major Stage cancer (say on 07.09.2034), balance of 100% of Sum Assured less benefits paid earlier on Minor Stage claim i.e. ₹4,00,000 would be paid, and the policy would terminate.

Diagnosis	Date	Claim Benefit
CIS of the colon	15.11.2026	₹3,00,000
Early Stage of Prostrate Cancer	11.03.2032	₹3,00,000
Major Stage	07.09.2034	₹4,00,000 (₹10,00,000 - ₹3,00,000 - ₹3,00,000)
Total Benefit		₹10,00,000

Sachin, here, has the option of either taking ₹4,00,000 as a lump sum payment or ₹12,000 monthly income benefit for 36 months.

In the above example, had Sachin directly claimed for a Major Stage cancer, the entire sum assured of ₹10,00,000 would have been paid either as a lump sum payment of ₹10,00,000 or lump sum payment of ₹6,00,000 plus ₹12,000 monthly income benefit for 36 months.

In all the above cases, the benefits are payable if the life assured survives for a period of 5 days from the date of diagnosis of Minor/Major Stage cancer (survival period).

The policy would terminate on payment of Major Stage claim or on the expiry of policy term, whichever is earlier.

2. CLASSIC

This benefit structure covers Minor Stage Cancer (CIS and Early Stage cancers), Major Stage Cancer and Advanced Stage Cancer.

MINOR STAGE CANCER

On diagnosis of Carcinoma inSitu or Early Stage Cancer, 30% of the Sum Assured would be payable. You can claim for one CIS and one Early Stage cancer during the policy term. That is, the maximum payout at this stage would be 60% of the sum assured.

In addition, all the future premiums, if any, starting from the date of diagnosis till the end of the policy term would be waived off.

— MAJOR STAGE CANCER

On diagnosis of cancer of Major Stage, balance of 100% of the Sum Assured less any benefits paid earlier on Minor stage claim would be payable.

In addition, all the future premiums, if any, starting from the date of diagnosis till the end of the policy term would be waived off.

You have the option to take 40% of the sum assured chosen at inception as monthly income benefit over 3 years and rest as lump sum benefit under Major stage claim. The monthly income benefit would be 1.20% of the sum assured chosen at inception. This is a guaranteed benefit. Once opted, it would continue to be paid for 36 months irrespective of the death of the life assured or termination of the policy contract.

— ADVANCED STAGE CANCER

On diagnosis of Advanced Stage cancer, balance of 150% of the Sum Assured less benefit claimed earlier would be payable

The Classic Benefit Structure is explained below with the help of a couple of examples

Case Mr. Sachin took an SBI Life - Samporn Cancer Suraksha policy for Classic Benefit Structure for a term of 30 years with Sum Assured of ₹10,00,000 on 01.11.2016.

SCENARIO 1 DIAGNOSIS AT MINOR STAGE

On 15.11.2026, he is diagnosed with CIS of the colon. A lump sum payout of 30% of SA i.e. ₹3,00,000 would be made.

His all future premiums till the end of the policy term would be waived i.e. he will continue to remain covered without payment of any further premiums.

On further diagnosis of Early Stage of prostate cancer (say on 11.03.2032), lump sum payout of 30% of SA i.e. ₹3,00,000 would be made again.

Subsequently, on diagnosis of any Major Stage (say on 07.09.2034), lump sum payout of balance of 100% of Sum Assured less benefits paid earlier on Minor Stage claim i.e. ₹10,00,000 - ₹6,00,000 = ₹4,00,000 would be made.

Further on diagnosis of Advanced Stage cancer (say on 01.12.2036), lump sum payout of balance of 150% of SA minus benefits previously paid, i.e. (₹10,00,000*150%) - ₹10,00,000 = ₹5,00,000 would be paid.

Diagnosis	Date	Claim Benefit
CIS of the Colon	15.11.2026	₹ 3,00,000
Early Stage of Prostrate Cancer	11.03.2032	₹ 3,00,000
Major Stage	07.09.2034	₹ 4,00,000 (₹ 10,00,000 - ₹ 3,00,000 - ₹ 3,00,000)
Advanced Stage	01.12.2036	₹ 5,00,000 (150% of ₹ 10,00,000 - ₹ 10,00,000 = ₹ 15,00,000 - ₹ 10,00,000)
Total Benefit		₹ 15,00,000



Sachin has the option to take ₹4,00,000 under Major stage claim as monthly income benefit of ₹12,000 for 36 months.

In all the above cases, the benefits are payable if the life assured survives for a period of 5 days from the date of diagnosis of Minor/Major Stage cancer (survival period).

SCENARIO 2 DIAGNOSIS AT MAJOR STAGE

Case Mr. Sachin took a SBI Life Sampourn Cancer Suraksha policy for Classic benefit Structure for a term of 30 years with Sum Assured of ₹10,00,000 on 01.11.2016.

On 15.01.2030, Sachin is diagnosed with Major Stage of oral cancer. A lump sum payout of 100% of SA i.e. ₹10,00,000 is made. His all future premiums till the end of the policy term would be waived i.e. he will continue to remain covered without payment of any further premium.

Subsequently, on diagnosis of Advanced Stage cancer (say on 01.04.2032), lump sum payout of balance of 150% of SA minus benefits previously paid, i.e. (₹10,00,000*150%) - ₹10,00,000 = ₹5,00,000 would be paid, and the policy would terminate.

Diagnosis	Date	Claim Benefit
Major Stage	15.01.2030	₹ 10,00,000
Advanced Stage	01.04.2032	₹ 5,00,000 (150% of ₹ 10,00,000 = ₹ 15,00,000 - ₹ 10,00,000)
Total Benefit		₹ 15,00,000



In both the examples given above, had Sachin directly claimed for Advanced Stage cancer, the entire benefit amount of ₹15,00,000 would have been paid and the policy would terminate.

In all the above cases, the benefits are payable if the life assured survives for a period of 5 days from the date of diagnosis of Minor/Major Stage cancer (survival period).

3. ENHANCED

This benefit structure covers Minor Stage Cancer (CIS and Early Stage cancers), Major Stage Cancer, Advanced Stage Cancer and Sum Assured Reset benefit.

MINOR STAGE CANCER

On diagnosis of Carcinoma in Situ or Early Stage Cancer, 30% of the Sum Assured would be payable. You can claim for one CIS and one Early Stage Cancer during the policy term. That is, the maximum payout at this stage would be 60% of the Sum Assured.

In addition, all the future premiums, if any, starting from the date of diagnosis till the end of the policy term would be waived off.

MAJOR STAGE CANCER

On diagnosis of Cancer of Major Stage, balance of 100% of the Sum Assured less any benefits paid earlier on Minor Stage claim, would be payable.

In addition, all the future premiums, if any, starting from the date of diagnosis till the end of the policy term would be waived off.

You have the option to take 40% of the Sum Assured chosen at inception as monthly income benefit over 3 years and the rest as lumpsum benefit under Major Stage claim. The monthly income benefit would be 1.20% of the sum assured chosen at inception. This is a Guaranteed Benefit. Once opted, it would continue to be paid for 36 months, irrespective of the death of the Life Assured or termination of the policy contract.

ADVANCED STAGE CANCER

On diagnosis of Advanced Stage Cancer, balance of 150% of the Sum Assured less benefit claimed earlier, would be payable.

SUM ASSURED RESET BENEFIT

Under this benefit, after a period of 3 years from the date of a valid Minor or Major Cancer claim within the policy term, and subject to no further diagnosis of Minor, Major or Advanced Stage Cancer during the same period, the full Sum Assured will be restored.

This benefit is applicable, provided the Life Assured had undergone Cancer surgery or radiotherapy or chemotherapy or any medically necessary treatment for previous cancer(s).

This benefit is not applicable to those with previous valid Advance Stage Cancer claim, as the policy would terminate on Advanced Stage Cancer claim.

The reset benefit will be payable irrespective of whether the Cancer diagnosed after 3 years is recurrence of the same Cancer as the earlier claimed for, or an entirely different Cancer. The Sum Assured Reset Benefit is available only once during the policy term.

The Enhanced Benefit Structure is explained below with the help of an example

Case Mr. Sachin took an SBI Life - Samporn Cancer Suraksha policy for Enhanced Benefit Structure for a term of 30 years with Sum Assured of ₹10,00,000 on 01.11.2016.

SCENARIO DIAGNOSIS AT MINOR STAGE

On 15.11.2026, he is diagnosed with Minor Stage Cancer of the prostate. A lumpsum payout of 30% of SA i.e. ₹3,00,000 is made. All his future premiums till the end of the policy term would be waived i.e. he will continue to remain covered without payment of any further premium.

Subsequently on 20.02.2027, he is diagnosed with Major Stage Cancer. A lumpsum payout of balance of 100% of the Sum Assured less benefits paid earlier on Major Stage claim i.e. ₹10,00,000 - ₹3,00,000 = ₹7,00,000 would be made again.

If there is no further diagnosis of Cancer or CIS till 19.02.2030, the entire Sum Assured gets restored. That is, he is now eligible for all the benefits under the policy, afresh.

If he is diagnosed with a Major Stage Cancer for a second time on 16.04.2034, he is eligible for a lumpsum pay-out of 100% of ₹10,00,000, i.e. ₹10,00,000.

On further diagnosis of Advanced Stage of Cancer (say on 18.07.2040), he would be paid lumpsum payout of balance of 150% of the Sum Assured less benefits paid earlier on Major Stage claim i.e. 150% of ₹ 10,00,000 = ₹15,00,000 - ₹10,00,000 = ₹5,00,000 and the policy would terminate.

Diagnosis	Date	Claim Benefit
Minor Stage of Prostrate Cancer	15.11.2026	₹3,00,000
Major Stage	20.02.2027	(₹10,00,000 - ₹3,00,000 = ₹7,00,000)
No Diagnosis till 19.02.2030	19.02.2030	Sum Assured Reset clicks in, and all the benefits are restored.
Major Stage	16.04.2034	₹10,00,000
Advanced Stage	18.07.2040	₹5,00,000 (₹15,00,000 - ₹10,00,000)
Total Benefit		₹25,00,000

In the example given above, had Sachin directly claimed for Advanced Stage Cancer, the entire benefit amount of ₹15,00,000 would be paid and the policy would terminate.

In all of the above cases, the benefits are payable if the Life Assured survives for a period of 5 days from the date of diagnosis of Minor/Major Stage Cancer (survival period).

In the example given above, as Mr. Sachin has opted for the Enhanced Benefit Structure, he receives payout of ₹25,00,000 due to the Sum Assured Reset Benefit feature. Had Mr. Sachin opted for the Classic Benefit Structure, he would have received ₹15,00,000 as shown in the example under the Classic Benefit Structure.

— **MEDICAL SECOND OPINION***

You can avail the service of medical second opinion provided by Mediguide India. Under this option, if the life assured has been diagnosed with cancer, he/she can have their diagnoses pertaining to cancer and perhaps even more importantly, their treatment plans evaluated by another doctor, provided the policy is in-force

**For further details, please read the policy document.*

Death Benefit There is no Death Benefit available under this product.

Maturity Benefit There is no Maturity Benefit available under this product.

Surrender Value There is no Surrender Value available under this product.



SNAPSHOT OF THE THREE BENEFIT STRUCTURE

Coverage	Standard	Classic	Enhanced
Minor Stage Cancer	✓	✓	✓
Major Stage Cancer	✓	✓	✓
Advanced Stage Cancer (Additional Coverage)	✗	✓	✓
Monthly Income Benefit Option	✓	✓	✓
Premium Waiver Benefit	5 years on diagnosis of Minor Stage Cancer	Full outstanding policy term on diagnosis of Minor or Major Stage cancers	Full outstanding policy term on diagnosis of Minor or Major Stage cancers
Sum Assured Reset Benefit	✗	✗	✓
Medical Second Opinion	✓	✓	✓



REVIEWABILITY

Premiums of this policy are fixed for a block of five policy years, that is, the premium rates may be reviewed after each block of 5 years. The premium may be revised based on our claim experience under the product subject to IRDAI approval. Claim experience refers to the company's experience for this product as a whole and the premium revision is not based on your claim history. You will be given a notice three months prior to such revision along with the revised installment premium. You have 30 days from the due date of premium to pay the revised premium, as applicable. If you do not wish to continue the Policy with the revised Premium rates, the Policy will lapse

— SURVIVAL PERIOD

Survival period of 5 days is applicable, i.e. for a claim to be valid, the life assured should have survived for a period of 5 days from the date of diagnosis of Minor/Major/Advanced Stage cancer

— WAITING PERIOD

No claims would be admitted within the initial waiting period of 180 days from the date of commencement of risk or date of revival, whichever is later.

— LARGE SUM ASSURED DISCOUNT

Discount on large Sum Assured are available as discounts on the tabular premium based on the following slabs.

The discount is as follows:

Sum Assured (₹)	Discount on premium per thousand Sum Assured
10 Lakhs to 24 Lakhs	NIL
25 Lakhs to 39 Lakhs	₹0.12
40 Lakhs to 50 Lakhs	₹0.20

— STAFF DISCOUNT expressed as a % of Tabular Premium)

Definition	Discount on Tabular Premium
A discount of 5% of Tabular Premium will be available for employees, retired employees, VRS holders, minor children and spouse of employees of SBI Life Insurance Co. Ltd, State Bank of India, RRBs sponsored by State Bank of India and subsidiaries of State Bank group.	5.00%

— **FREE LOOK CANCELLATION**

- You have the option to review the terms and conditions of policy within 15 days from the date of receipt of policy document for policies sourced through any channel mode other than Distance Marketing and electronic policies and 30 days from the date of receipt of policy document for policies sourced through Distance Marketing and electronic policies
- In case you disagree with the terms and conditions, you have the option to return the policy along with a letter stating the reason for cancellation.
- Premiums paid by you will be refunded after deducting stamp duty, cost of medical expenses incurred in that connection. The proportionate risk premium for the period of cover will also be deducted.

— **INCOME TAX BENEFIT**

You may be eligible for Income tax benefits/exemptions as per the applicable income tax laws in India, which are subject to change from time to time. You may visit our website for further details. Please consult your tax advisor for details

— **APPLICABLE TAXES**

You are liable to pay the applicable Taxes and/or any other statutory levy/duty/ surcharge, at the rate notified by the State Government or Central Government of India from time to time, as per the applicable tax laws on basic premium as per the product feature.

— **ASSIGNMENT**

Assignment shall be as per section 38 of the Insurance Act 1938, as amended from time to time.

— **POLICY LOAN PROVISIONS**

No loan will be granted by the Company against the policy

— **NOMINATION**

Nominations shall be as per Section 39 of the Insurance Act, 1938, as amended from time to time.

— **GRACE PERIOD**

We offer you 15 days grace period from the premium due date for monthly premium frequency and 30 days for other premium frequencies. The policy will remain in-force during grace period and will lapse, if premium remains unpaid at the end of the grace period. In case of revision in premium, you have 30 days to pay the revised premium, as applicable.

— **REVIVAL FACILITY**

A lapsed policy may be revived within 5 years from the date of the first unpaid premium, subject to satisfactory proof of insurability as required by the Company from time to time.

— **TERMINATION**

The policy would terminate on earliest of the following:

- on payment of free-look cancellation
- the date of death of the Life Assured
- on payment of below claim depending on the Benefit Structure chosen

Standard

Payment of Major Stage Cancer claim

Classic

Payment of Advanced Stage Cancer claim

Enhanced

Payment of Advanced Stage Cancer claim

- on the expiry of the Revival Period if a Lapsed Policy is not revived during such period;
- on cancellation/termination of the Policy by us on grounds of misrepresentation, fraud or non-disclosure established;
- on the date your policy term ends.



DEFINITIONS & EXCLUSIONS



1. MINOR CANCER

Under minor stage, Carcinomain-Situ and Early Stage cancer are covered.

— **Carcinoma in Situ**

Carcinoma insitu is characterized by the presence of cancer cells that remain within the cell group from which they arose, where cancer cells do not penetrate the basement membrane nor invade the surrounding tissues. The cancer must be classified as “Tis” according to the AJCC 7th Edition TNM staging method.

The following are specifically excluded:

- Carcinoma in Situ of skin, Melanoma in Situ
- Cervical Intra-epithelial Neoplasia (CIN 1, CIN 2 and CIN 3) without Carcinoma in Situ

— **Early Stage Cancer**

Early Stage Cancer shall mean the presence of one of the following malignant conditions:

- Prostate tumour histologically described as TNM Classification T1a or T1b or T1c or of another equivalent or lesser classification.
- Chronic lymphocytic leukaemia classified as RAI Stage I or II;
- Hodgkin’s Lymphoma Stage I
- Papillary Carcinoma of the thyroid histologically classified as T1aN0M0/T1bN0M0 according to the TNM classification.
The benefit will be paid only when total thyroidectomy is performed to treat this condition.

The Diagnosis must be established by histopathological evidence and confirmed by a Pathologist. Pre-malignant lesions and conditions, unless listed above, are excluded.



2. MAJOR CANCER

A malignant tumor characterized by the uncontrolled growth and spread of malignant cells with invasion and destruction of normal tissues. This diagnosis must be supported by histological evidence of malignancy. The term cancer includes leukemia, lymphoma and sarcoma.

The following are excluded:

- All tumors which are histologically described as carcinoma in situ, benign, pre-malignant, borderline malignant, low malignant potential, neoplasm of unknown behaviour, or non-invasive, including but not limited to: Carcinoma in situ of breasts, Cervical dysplasia CIN-1, CIN -2 and CIN-3.
- Any non-melanoma skin carcinoma unless there is evidence of metastases to lymph nodes or beyond;
- Malignant melanoma that has not caused invasion beyond the epidermis;
- All tumors of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0
- All Thyroid cancers histologically classified as T1N0M0 (TNM Classification) or below;
- Chronic lymphocytic leukaemia less than RAI stage 3
- Non-invasive papillary cancer of the bladder histologically described as TaN0M0 or of a lesser classification,
- All Gastro-Intestinal Stromal Tumors histologically classified as T1N0M0 (TNM Classification) or below and with mitotic count of less than or equal to 5/50 HPFs;

3. ADVANCED CANCER

Means all Stage IV malignant tumour with the presence of distant metastasis. A spread to lymph nodes only is not covered under this definition. The diagnosis of malignancy must be confirmed by histological evidence.

4. OTHER EXCLUSIONS

No benefit shall be payable under the policy in respect of any CIS or Early Stage Cancer or Major Stage Cancer or Advanced Stage Cancer, resulting directly or indirectly from or caused or contributed by (in whole or in part) :

- Any pre-existing Cancer including Carcinoma in Situ
- Nuclear, biological or chemical contamination (NBC)
- The policy shall terminate and no benefit shall be payable under the policy if the diagnosis or signs or symptoms (related to the diagnosed Cancer) first occurred during the waiting period.

Pre-existing cancer means any condition:

- That is / are diagnosed by a physician within 48 months prior to the effective date of the policy issued by the insurer or its revival or
- For which medical advice or treatment was recommended by, or received from, a physician within 48 months prior to the effective date of the policy or its revival.

PROHIBITION OF REBATES

Section 41 of Insurance Act 1938, as amended from time to time, states

- 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 prospectus or tables of the insurer
- 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.

MIS-STATEMENT OR SUPPRESSION OF MATERIAL FACTS AND FRAUD

Extract of Section 45 of the Insurance Act, 1938, as amended from time to time, states

No policy of life insurance shall be called into question on any ground whatsoever after the expiry of three years from the date of policy. A policy of life insurance may be called into question at anytime within three years from the date of policy, on the ground of fraud or on the ground that any statement of or suppression of a fact material to the expectancy of the life of the insured was incorrectly made in the proposal or other document on the basis of which the policy was issued or revived or rider issued. The insurer shall have to communicate in writing to the insured or legal representatives or nominees or assignees of the insured, the grounds and materials on which such decision is based.

No insurer shall repudiate a life insurance policy on the ground of fraud, if the insured can prove that the mis-statement or suppression of material fact was true to the best of his knowledge and belief; or that there was no deliberate intention to suppress the fact; or that such mis-statement or suppression are within the knowledge of the insurer. In case of fraud, the onus of disproving lies upon the beneficiaries, in case the policyholder is not alive.

In case of repudiation of the policy on the ground of mis-statement or suppression of a material fact and not on the grounds of fraud, the premiums collected on the policy till the date of repudiation shall be paid.

Nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal.

For complete details of the section and the definition of 'date of policy', please refer Section 45 of the Insurance Act, 1938, as amended from time to time.

PREVENTION IS BETTER THAN CURE

Some of the early signs of Cancer are

- Change in bowel or bladder habits
- Unusual bleeding or discharge
- Thickening or lump in breast or elsewhere
- Indigestion or difficulty in swallowing
- Obvious change in wart or mole
- A sore that does not heal

Most important thing is that common Male Cancers (Lung and Oral) are preventable because they are caused by tobacco. Common Female Cancers (Breast, Cervix) can be cured, if detected early.

What can be done to reduce Cancer risk?

- Optimize Vitamin D
- Be physically active for at least 30 minutes every day
- Maintain a healthy body weight
- Limit the consumption of alcohol
- Quit smoking
- Eat healthy balanced meals
- Early detection by screening before symptoms appear

Food and its relation with Cancer

- Diet rich in animal fats and meat must be avoided
- Green leafy vegetables and fruits contain anti-oxidants which prevent Cancer
- Avoid junk, smoked and packed food

Links/Sources

<http://www.indiancancersociety.org/cancer-information/faqs.aspx>

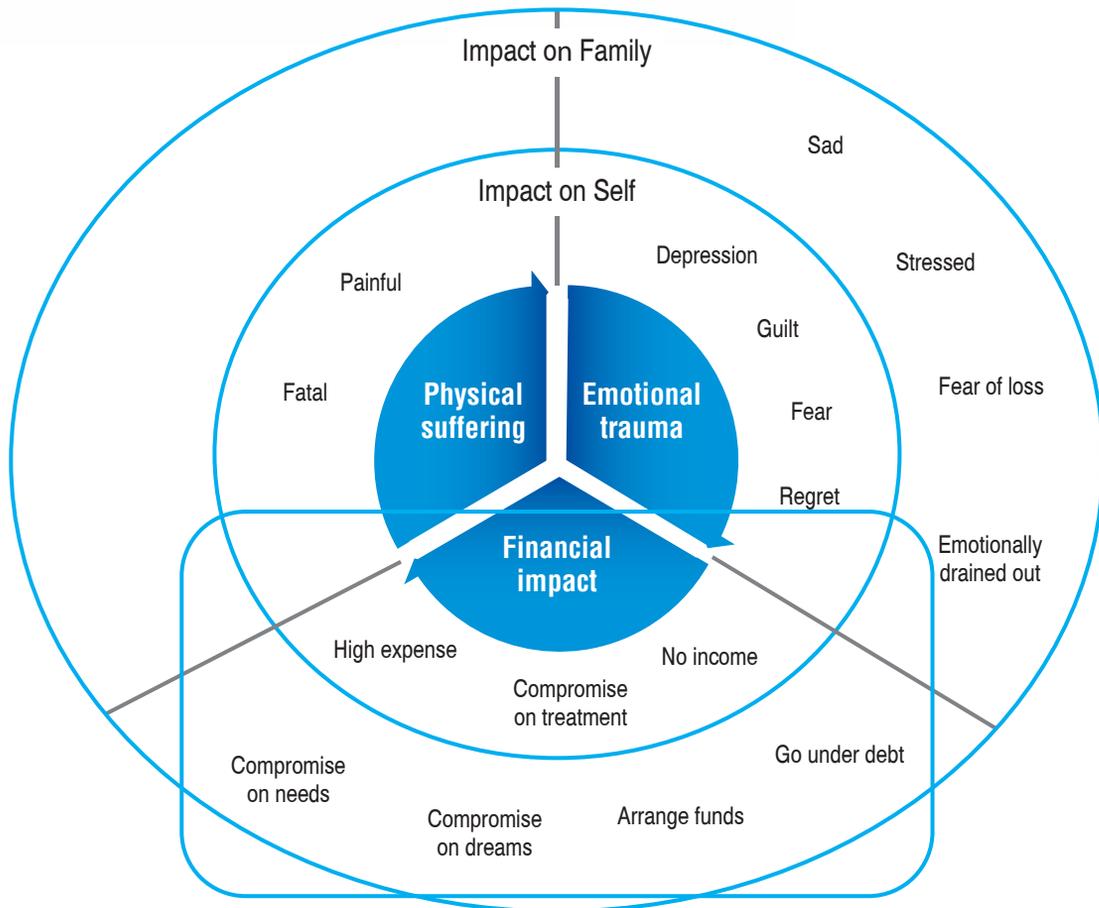
<http://articles.mercola.com/sites/articles/archive/2013/04/22/cancer-prevention.aspx>

<https://www.pritikin.com/your-health/healthy-living/prevention/225-the-top-10-things-you-can-do-to-protect-your-self-against-cancer.html>

<http://www.prevention.com/health/health-concerns/everyday-cancer-prevention-tips>



IMPACT OF CANCER



SBI Life - Samporn Cancer Suraksha helps you secure yourself and your family against such eventualities.

Toll Free: 1800 267 9090

(Between 9.00 a.m. & 9.00 p.m.)

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