



SURAKSHA AUR BHAROSA DONO

## SBI GENERAL'S RETAIL HEALTH INSURANCE POLICY

Ensure Your Family's Happiness



## SBI General's Retail Health Insurance Policy

Life is a wonderful journey, full of twists and turns. How wonderful it would be to have someone to keep you safe in all the challenges life throws at you?

SBI General's **Retail Health Insurance Policy!** Ensuring your peace of mind by offering financial protection in case you fall sick.

### Who Can Buy This Policy?

- ▶ Any individual above 18 years can buy this Policy for themselves and/or their family.
- ▶ By Family we mean Insured, Insured's legal Spouse, Legal, Dependent Children & Dependent Parents. The dependent parents can't be covered under the floater option available under the Policy.

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



No pre-policy medical test up to the age of 45 for people with no medical history



Wide Coverage - From ₹50,000 up to ₹5,00,000



Family Floater benefit – family floater only allows self, spouse & 2 children, parents are not covered under family floater



Flexible Plan Options - Plan A (Mumbai & Delhi), Plan B (Chennai, Kolkata, Bangalore, Ahmedabad, Hyderabad ) Plan C (Rest of India )



Add-on Covers available



Coverage of 30 days Pre and 60 days Post Hospitalisation Expenses



Free Medical check-up for every 4 claim free years up to a maximum limit of ₹2,500



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

# Parents' and Child Attendant Care Covered

## What Does The Policy Cover?



### Eligible hospitalisation expenses:

- ▶ Room, Board & Nursing Expenses & Service Charges Etc - Up to 1% of the SI per day.
- ▶ Intensive Care Unit - Up to 2% of the SI per day.
- ▶ All admissible claims under the points above during the policy period - Up to 25% of the SI per illness/injury per claim.
- ▶ Surgeon, Anaesthetist, Consultants (Including Teleconsultation), Specialists Fees - Up to 40% of the SI per illness/injury per claim.
- ▶ Anaesthesia, Blood, Oxygen, OT Charges, Surgical Appliances - Up to 40% of the SI per illness/injury per claim.



**Pre-hospitalisation expenses coverage:** Up to 10% of the eligible hospitalisation expenses incurred within 30 days prior to date of admission into the hospital or in case of domiciliary hospitalisation.



**Post-hospitalisation expenses coverage:** Up to 10% of the eligible hospitalisation expenses incurred within 60 days after the date of discharge from the hospital or in case of domiciliary hospitalisation.



**Ambulance expenses:** Ambulance charges - 1% of SI up to a maximum of ₹1500.



**Free Medical Check up:** 1% of SI up to a maximum of ₹2500 For every 4 claim free years.



**Parental Care:** Available for persons above 60 years. Attendant nursing charges after discharge from the hospital for ₹500 per day or actual whichever is less, up to a maximum 10 days per hospitalisation. The charges can be reimbursed for a period not exceeding 15 days during the entire Policy period.



**Child Care:** Available for a child below 10 years of age. Attendant escort charges of ₹500 for each completed day of hospitalisation subject to maximum of 30 days during the Policy Period.



**Cataract:** 15% of SI subject to maximum of ₹25,000 per eye subject to first two years exclusion.

## Alternative Treatment Covered



**Accidental Hospitalisation:** In case of hospitalization following an Accident, SI limit available for the Insured Person will be 125% of the amount arrived after deducting the claims paid and/or outstanding from sum insured for the Insured Person under the policy excluding cumulative bonus component and subject to a maximum of ₹1,00,000.



**Alternative Treatment** (Subject to Treatment taken in a government hospital or in any institute recognised by government and/or accredited by Quality Council of India/National Accreditation Board on Health): Ayurvedic Treatment covered maximum 15% of SI per Policy period up to a maximum of ₹20,000 & Homeopathy and Unani Treatment covered maximum 10% of SI per Policy period upto a maximum of ₹15,000.



**Domiciliary Hospitalisation:** Reasonable and Customary Charges towards Domiciliary Hospitalisation exceeding 3 days as defined in Policy definition subject to 20% of the SI maximum up to ₹20,000.



**Convalescence Benefit:** Benefit available for Insured above 10 years & below 60 years. Compensation to the Insured, up to an amount not exceeding ₹5000/- per Insured, for a period of 10 consecutive days or more. This benefit is payable only once per Insured during the Period of Insurance.



**Day Surgery:** Day Care Expenses incurred on technological surgeries and procedures requiring less than 24 hours of Hospitalisation covered as per Annexure A mentioned in Policy wordings.



**Co-Pay:** In case of non-network hospitalization, 10% co-pay will be applicable on admissible claim in addition to the deductible.



**Cumulative Bonus:** A bonus equaling 5% of SI on renewal for every claim-free year. Cumulative bonus can be accumulated up to 25% of SI and will get reduced by 5% in case of claims.



**HIV/AIDS Cover:** Up to the limit ₹50000 except for the conditions which are permanently excluded.



**Mental Illness:** Cover up to the limit ₹50,000.



**Genetic Disorders:** Cover up to ₹50000.



**Internal Congenital Diseases:** Covered up to 10% of Sum Insured.



**12 Advanced treatments procedures:** Covered up to 50% of SI.

## From 3 months to 65 years

### What Is The Minimum & Maximum Coverage Possible Under This Policy?



### What Are The Add-on Covers Available With This Policy?

On payment of additional premium the following Add-on Covers are available with this Policy.

- ▶ Removal of Room & ICU rent sub-limits.
- ▶ Removal of sub-limits on Operation and Consultancy charges.

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



Minimum age of entry



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's Retail Health Insurance Policy.

### What Are The Tenure Plan Options Available Under This Policy?



### How Is The Premium For A Family Floater Policy Calculated?

Premium for Family Floater Policy is calculated basis the age of the oldest family member to be insured.

### Does The Plan Differ Based On Where I Stay?

In case you live in a Metro or in a Semi Metro, the Policy provides you with an option to choose a plan which is more appropriate to your need and hence priced accordingly.

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

If you are younger than 45 years and have no history of illness, then pre-acceptance health check up is not compulsory for you. For others, a medical examination is mandatory as per SBI General's requirements.

Pre-acceptance medical tests will be done at the cost of the proposer. However, if the proposal is accepted SBI General will reimburse 50% of the cost incurred.

## Differentiated Plans Based On City Type

Benefit Plan	Treatment Location A - Mumbai and Delhi	Treatment Location B - Chennai, Kolkata, Bangalore, Ahmedabad, Hyderabad	Treatment Location C - Rest of India
Plan A (Normal residential location - Mumbai & Delhi)	100%	100%	100%
Plan B (Normal residential location - Chennai, Kolkata, Bangalore, Ahmedabad, Hyderabad)	80%	100%	100%
Plan C (Normal residential location - Rest of India)	70%	80%	100%

- ▶ Plan A - 100% of the admissible claim amount for all Locations subject to the Policy terms and conditions.
- ▶ Plan B - 100% of the admissible claim amount for Locations B and C, and 80% for Location A subject to the Policy terms and conditions.
- ▶ Plan C - 100% of the admissible claim amount for Locations C, 80% for Location B and 70% for Location A subject to the Policy terms and conditions.

The percentage of amount shown in the above table is with respect to the admissible claim amount.

The Company will make payments only after being satisfied, with the necessary bills and documents.

### What Is SBI General's Renewal Policy?

- ▶ This Policy may be renewed by mutual consent every year.
- ▶ If renewed, the renewal premium needs to be paid to the Insurer on or before the expiry or renewal date.
- ▶ Lifelong Renewability (subject to terms and conditions).
- ▶ A Grace Period of 30 days is allowed for renewal of the Policy. During this period a payment can be made to continue the Policy without losing any benefit.
- ▶ Coverage is not available for the period for which no premium is received.

# Fast, Fair & Transparent Claim Procedure

## What are the Waiting Periods?

Pre-existing Diseases	48 Months
First Thirty-days period	30 Days, except for Accidents
Certain Specific Illnesses	90 Days, 1 Year, 2 Years, 3 Years

## 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

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

In case of an accident or illness that requires hospitalization or daycare, please notify us by phone or email.

*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 Chart (Exclusive of GST)

Non Floater Policies																	
Plan A (Mumbai & Delhi)					Plan B (Chennai, Kolkata, Bangalore, Ahmedabad, Hyderabad, Pune)						Plan C (Rest of India)						
Age Band	₹1,00,000	₹2,00,000	₹3,00,000	₹4,00,000	₹5,00,000	₹50,000	₹1,00,000	₹2,00,000	₹3,00,000	₹4,00,000	₹5,00,000	₹50,000	₹1,00,000	₹2,00,000	₹3,00,000	₹4,00,000	₹5,00,000
0.25-18	1,471	2,476	2,991	4,351	5,027	952	1,271	2,139	2,583	3,758	4,342	902	1,203	2,027	2,448	3,561	4,114
19-35	1,729	2,797	3,379	4,959	5,973	1,120	1,493	2,416	2,918	4,283	5,159	1,061	1,414	2,288	2,765	4,057	4,887
36-40	2,198	3,561	4,353	6,909	8,156	1,424	1,898	3,075	3,760	5,967	7,044	1,348	1,798	2,913	3,562	5,653	6,674
41-45	2,553	4,069	5,047	8,559	9,889	1,654	2,205	3,514	4,360	7,392	8,540	1,567	2,088	3,329	4,130	7,002	8,090
46-55	3,448	6,011	7,442	11,696	13,964	2,233	2,978	5,191	6,427	10,101	12,059	2,116	2,821	4,918	6,089	9,570	11,425
56-60	5,604	8,859	10,701	14,364	17,702	3,630	4,841	7,650	9,241	12,406	15,288	3,439	4,585	7,248	8,755	11,753	14,484
61-65	7,148	11,298	13,648	18,320	22,578	4,629	6,173	9,758	11,787	15,822	19,500	4,386	5,849	9,244	11,167	14,990	18,473
66-70	10,731	15,902	19,210	27,505	31,778	6,951	9,268	13,734	16,590	23,754	27,445	6,586	8,780	13,011	15,716	22,505	26,000
71-75	14,151	20,969	25,329	36,268	41,902	9,165	12,221	18,109	21,876	31,323	36,189	8,684	11,577	17,156	20,724	29,674	34,285
76-80	17,634	26,762	32,327	46,288	53,480	11,151	15,229	23,113	27,920	39,977	46,187	10,564	14,428	21,897	26,450	37,872	43,757
81-85	21,975	34,157	41,259	59,077	68,255	13,567	18,979	29,499	35,633	51,022	58,948	12,853	17,980	27,946	33,758	48,336	55,845
86-90	27,385	43,593	52,658	75,399	87,113	16,507	23,651	37,649	45,478	65,118	75,234	15,638	22,406	35,666	43,084	61,691	71,274
91-95	34,127	55,636	67,206	96,230	1,11,180	20,083	29,474	48,050	58,042	83,109	96,019	19,026	27,922	45,521	54,986	78,734	90,966
96-100	42,528	71,008	85,775	1,22,817	1,41,898	24,435	36,729	61,325	74,078	1,06,070	1,22,549	23,148	34,796	58,098	70,179	1,00,487	1,16,099
101-105	52,998	90,627	1,09,472	1,56,749	1,81,102	29,728	45,771	78,268	94,544	1,35,374	1,56,406	28,163	43,362	74,149	89,568	1,28,250	1,48,174
106-110	66,045	1,15,665	1,39,717	2,00,057	2,31,137	36,168	57,039	99,892	1,20,665	1,72,776	1,99,618	34,265	54,037	94,634	1,14,314	1,63,682	1,89,112
111-115	82,304	1,47,621	1,78,318	2,55,329	2,94,995	44,004	71,081	1,27,491	1,54,001	2,20,511	2,54,769	41,688	67,340	1,20,780	1,45,896	2,08,905	2,41,360
Two Adults Floater																	
0.25-18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19-35	-	5,035	5,913	8,926	10,752	-	-	4,348	5,106	7,709	9,285	-	-	4,119	4,837	7,303	8,797
36-40	-	5,163	6,313	8,983	10,848	-	-	4,458	5,452	7,757	9,369	-	-	4,224	5,165	7,349	8,876
41-45	-	6,510	7,824	12,838	14,833	-	-	5,622	6,757	11,088	12,810	-	-	5,327	6,401	10,504	12,136
46-55	-	10,219	10,419	15,790	18,851	-	-	8,825	8,999	13,636	16,280	-	-	8,360	8,525	12,919	15,423
56-60	-	15,945	18,726	25,137	30,979	-	-	13,771	16,172	21,710	26,754	-	-	13,046	15,322	20,566	25,346
61-65	-	20,337	23,884	32,061	39,512	-	-	17,564	20,627	27,690	34,124	-	-	16,639	19,542	26,232	32,327
66-70	-	28,624	33,616	48,134	55,612	-	-	24,721	29,033	41,571	48,029	-	-	23,420	27,504	39,382	45,501
71-75	-	37,744	44,326	63,469	73,330	-	-	32,597	38,282	54,814	63,331	-	-	30,882	36,267	51,930	59,997
76-80	-	43,756	53,930	77,220	89,217	-	-	37,788	46,576	66,691	77,051	-	-	35,800	44,124	63,181	72,996
81-85	-	50,724	65,613	93,951	1,08,546	-	-	43,808	56,666	81,139	93,744	-	-	41,502	53,684	76,868	88,811
86-90	-	58,804	79,829	1,14,305	1,32,063	-	-	50,785	68,943	98,718	1,14,054	-	-	48,112	65,315	93,522	1,08,051
91-95	-	66,764	80,647	1,15,477	1,33,417	-	-	57,660	69,650	99,730	1,15,224	-	-	54,625	65,984	94,481	1,09,159
96-100	-	85,210	1,02,928	1,47,381	1,70,277	-	-	73,590	88,893	1,27,283	1,47,058	-	-	69,717	84,214	1,20,584	1,39,318
101-105	-	1,04,220	1,25,893	1,80,262	2,08,266	-	-	90,008	1,08,725	1,55,680	1,79,867	-	-	85,272	1,03,003	1,47,487	1,70,400
106-110	-	1,33,014	1,60,674	2,30,066	2,65,808	-	-	1,14,876	1,38,764	1,98,693	2,29,560	-	-	1,08,829	1,31,461	1,88,235	2,17,479
111-115	-	1,69,764	2,05,066	2,93,627	3,39,245	-	-	1,46,614	1,77,102	2,53,588	2,92,985	-	-	1,38,897	1,67,781	2,40,241	2,77,564
Two Adults and One Child Floater																	
0.25-18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19-35	-	5,734	6,926	10,166	11,946	-	-	4,952	5,982	8,780	10,317	-	-	4,691	5,667	8,317	9,774
36-40	-	6,409	7,836	10,365	12,642	-	-	5,535	6,767	8,951	10,919	-	-	5,244	6,411	8,480	10,344
41-45	-	8,544	9,591	13,267	16,811	-	-	7,379	8,282	11,458	14,518	-	-	6,991	7,847	10,854	13,754
46-55	-	12,021	14,140	21,053	23,738	-	-	10,382	12,213	18,182	20,501	-	-	9,836	11,569	17,225	19,422
56-60	-	19,488	21,401	28,728	35,404	-	-	16,832	18,483	24,810	30,576	-	-	15,945	17,510	23,505	28,967
61-65	-	24,857	27,296	36,642	45,156	-	-	21,467	23,574	31,645	38,998	-	-	20,337	22,332	29,980	36,946
66-70	-	34,985	38,418	55,011	63,557	-	-	30,215	33,180	47,509	54,890	-	-	28,624	31,434	45,008	52,001
71-75	-	46,132	50,658	72,536	83,806	-	-	39,841	43,750	62,645	72,378	-	-	37,744	41,448	59,348	68,568
76-80	-	53,479	61,634	88,251	1,01,962	-	-	46,186	53,230	76,217	88,058	-	-	43,756	50,427	72,206	83,424
81-85	-	61,997	74,987	1,07,372	1,24,053	-	-	53,543	64,762	92,731	1,07,137	-	-	50,724	61,354	87,849	1,01,498
86-90	-	71,871	91,233	1,30,635	1,50,929	-	-	62,071	78,792	1,12,820	1,30,348	-	-	58,804	74,646	1,06,883	1,23,487
91-95	-	83,319	1,11,000	1,58,936	1,83,628	-	-	71,957	95,863	1,37,263	1,58,589	-	-	68,170	90,818	1,30,039	1,50,241
96-100	-	96,590	1,35,048	1,93,371	2,23,413	-	-	83,418	1,16,632	1,67,003	1,92,947	-	-	79,027	1,10,494	1,58,213	1,82,791
101-105	-	1,11,973	1,64,306	2,35,265	2,71,816	-	-	96,704	1,41,900	2,03,183	2,34,750	-	-	91,615	1,34,433	1,92,489	2,22,394
106-110	-	1,40,995	1,70,315	2,43,869	2,81,756	-	-	1,21,769	1,47,090	2,10,614	2,43,334	-	-	1,15,359	1,39,349	1,99,529	2,30,528
111-115	-	1,78,252	2,15,319	3,08,309	3,56,207	-	-	1,53,945	1,85,957	2,66,267	3,07,633	-	-	1,45,843	1,76,170	2,52,253	2,91,442

If we have a policy holder beyond age of 115, we will continue to charge premiums applicable for age of 115. This is applicable for floater policies too.

## Premium Chart (Exclusive of GST)

Two Adults and Two Children Floater																		
Plan A (Mumbai & Delhi)					Plan B (Chennai, Kolkata, Bangalore, Ahmedabad, Hyderabad, Pune)					Plan C (Rest of India)								
Age Band	₹1,00,000	₹2,00,000	₹3,00,000	₹4,00,000	₹5,00,000	₹50,000	₹1,00,000	₹2,00,000	₹3,00,000	₹4,00,000	₹5,00,000	₹50,000	₹1,00,000	₹2,00,000	₹3,00,000	₹4,00,000	₹5,00,000	
0.25-18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19-35	-	6,992	8,446	11,406	14,933	-	-	6,039	7,294	9,850	12,897	-	-	5,721	6,911	9,332	12,218	
36-40	-	7,477	9,142	12,437	17,129	-	-	6,458	7,896	10,742	14,792	-	-	6,117	7,480	10,176	14,014	
41-45	-	9,358	11,610	15,406	18,789	-	-	8,082	10,026	13,306	16,227	-	-	7,657	9,498	12,605	15,372	
46-55	-	-	13,825	17,117	23,392	32,116	-	-	11,940	14,783	20,202	27,737	-	-	11,312	14,005	19,139	26,277
56-60	-	20,374	24,611	33,037	40,715	-	-	17,596	21,255	28,533	35,162	-	-	16,670	20,137	27,031	33,312	
61-65	-	25,986	31,390	42,138	51,930	-	-	22,443	27,110	36,392	44,849	-	-	21,261	25,683	34,476	42,488	
66 - 70	-	36,576	44,182	63,263	73,091	-	-	31,588	38,157	54,636	63,124	-	-	29,925	36,148	51,760	59,801	
71 - 75	-	48,439	53,192	76,164	87,996	-	-	41,833	45,939	65,777	75,997	-	-	39,631	43,520	62,315	71,996	
76 - 80	-	56,153	64,716	92,665	1,07,060	-	-	48,495	55,890	80,029	92,461	-	-	45,944	52,949	75,816	87,595	
81 - 85	-	65,097	78,736	1,12,741	1,30,256	-	-	56,220	68,000	97,367	1,12,494	-	-	53,261	64,421	92,243	1,06,573	
86 - 90	-	75,465	95,795	1,37,166	1,58,475	-	-	65,175	82,732	1,18,462	1,36,865	-	-	61,744	78,377	1,12,227	1,29,662	
91 - 95	-	87,485	1,16,549	1,66,884	1,92,810	-	-	75,555	1,00,656	1,44,126	1,66,517	-	-	71,579	95,359	1,36,541	1,57,754	
96 - 100	-	1,01,418	1,41,800	2,03,040	2,34,583	-	-	87,589	1,22,464	1,75,352	2,02,594	-	-	82,978	1,16,018	1,66,123	1,91,932	
101 - 105	-	1,17,572	1,72,521	2,47,028	2,85,406	-	-	1,01,539	1,48,996	2,13,342	2,46,486	-	-	96,195	1,41,154	2,02,115	2,33,514	
106 - 110	-	1,48,045	1,78,831	2,56,062	2,95,844	-	-	1,27,857	1,54,445	2,21,145	2,55,501	-	-	1,21,128	1,46,315	2,09,505	2,42,053	
111 - 115	-	1,87,165	2,26,085	3,23,724	3,74,017	-	-	1,61,642	1,95,255	2,79,580	3,23,015	-	-	1,53,134	1,84,979	2,64,866	3,06,014	
One Adult and One Child Floater																		
0.25-18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19-35	-	4,615	5,405	8,183	9,855	-	-	3,986	4,668	7,067	8,511	-	-	3,776	4,423	6,695	8,064	
36-40	-	4,807	5,877	8,292	10,196	-	-	4,152	5,076	7,161	8,805	-	-	3,933	4,809	6,784	8,342	
41-45	-	5,696	6,815	11,127	12,855	-	-	4,919	5,885	9,610	11,103	-	-	4,661	5,576	9,104	10,518	
46-55	-	8,716	8,559	12,866	15,359	-	-	7,527	7,392	11,111	13,266	-	-	7,131	7,002	10,526	12,567	
56-60	-	12,845	14,980	20,110	24,783	-	-	11,093	12,938	17,368	21,403	-	-	10,509	12,257	16,454	20,277	
61-65	-	15,818	18,424	24,733	30,480	-	-	13,661	15,912	21,360	26,324	-	-	12,942	15,075	20,236	24,939	
66 - 70	-	22,263	25,933	37,132	42,901	-	-	19,228	22,397	32,069	37,050	-	-	18,215	21,217	30,381	35,100	
71 - 75	-	29,356	34,194	48,963	56,569	-	-	25,353	29,531	42,266	48,854	-	-	24,019	27,977	40,060	46,284	
76 - 80	-	34,033	41,603	59,570	68,824	-	-	29,392	35,930	51,447	59,439	-	-	27,845	34,039	48,739	56,312	
81 - 85	-	39,453	50,616	72,476	83,735	-	-	34,073	43,714	62,953	72,318	-	-	32,279	41,413	59,299	68,511	
86 - 90	-	47,952	57,923	82,940	95,824	-	-	41,413	50,025	71,629	82,758	-	-	39,233	47,392	67,859	78,401	
91 - 95	-	61,200	73,926	1,05,854	1,22,299	-	-	52,855	63,846	91,419	1,05,622	-	-	50,073	60,485	86,607	1,00,063	
96 - 100	-	78,108	94,351	1,35,099	1,56,088	-	-	67,457	81,485	1,16,676	1,34,803	-	-	63,907	77,197	1,10,536	1,27,708	
101 - 105	-	99,689	1,20,419	1,72,425	1,99,212	-	-	86,095	1,03,998	1,48,912	1,72,047	-	-	81,564	98,525	1,41,075	1,62,992	
106 - 110	-	1,27,231	1,53,689	2,20,062	2,54,250	-	-	1,09,881	1,32,731	1,90,054	2,19,580	-	-	1,04,098	1,25,745	1,80,051	2,08,023	
111 - 115	-	1,62,383	1,96,149	2,80,861	3,24,495	-	-	1,40,239	1,69,402	2,42,562	2,80,246	-	-	1,32,859	1,60,486	2,29,796	2,65,496	
One Adult and Two Children Floater																		
0.25-18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19-35	-	5,874	6,926	9,422	12,843	-	-	5,073	5,982	8,138	11,091	-	-	4,806	5,667	7,709	10,507	
36-40	-	6,231	7,619	11,055	15,905	-	-	5,381	6,579	9,548	13,736	-	-	5,098	6,233	9,045	13,014	
41-45	-	6,510	8,834	13,267	16,811	-	-	5,622	7,628	11,458	14,518	-	-	5,327	7,227	10,854	13,754	
46-55	-	10,519	11,535	15,205	23,738	-	-	9,085	9,962	13,131	20,501	-	-	8,607	9,438	12,440	19,422	
56-60	-	13,731	18,191	24,419	30,994	-	-	11,859	15,710	21,089	25,990	-	-	11,234	14,884	19,979	24,623	
61-65	-	16,948	22,519	30,230	37,254	-	-	14,637	19,448	26,107	32,174	-	-	13,866	18,424	24,733	30,480	
66 - 70	-	23,854	31,695	45,384	52,434	-	-	20,601	27,374	39,195	45,284	-	-	19,516	25,933	37,132	42,901	
71 - 75	-	31,454	41,793	59,843	69,139	-	-	27,165	36,094	51,682	59,711	-	-	25,734	34,194	48,963	56,569	
76 - 80	-	36,463	50,848	72,808	84,119	-	-	31,491	43,914	62,879	72,648	-	-	29,834	41,603	59,570	68,824	
81 - 85	-	42,271	61,864	88,582	1,02,344	-	-	36,506	53,428	76,503	88,388	-	-	34,585	50,616	72,476	83,735	
86 - 90	-	50,131	60,557	86,709	1,00,179	-	-	43,296	52,298	74,885	86,519	-	-	41,017	49,546	70,944	81,965	
91 - 95	-	63,982	77,287	1,10,665	1,27,857	-	-	55,257	66,747	95,574	1,10,422	-	-	52,349	63,235	90,545	1,04,610	
96 - 100	-	81,660	98,640	1,41,240	1,63,183	-	-	70,524	85,190	1,21,980	1,40,930	-	-	66,813	80,705	1,15,560	1,33,513	
101 - 105	-	1,04,220	1,25,893	1,80,262	2,08,266	-	-	90,008	1,08,725	1,55,680	1,79,867	-	-	85,272	1,03,003	1,47,487	1,70,400	
106 - 110	-	1,33,014	1,60,674	2,30,066	2,65,808	-	-	1,14,876	1,38,764	1,98,693	2,29,560	-	-	1,08,829	1,31,461	1,88,235	2,17,479	
111 - 115	-	1,69,764	2,05,066	2,93,627	3,39,245	-	-	1,46,614	1,77,102	2,53,588	2,92,985	-	-	1,38,897	1,67,781	2,40,241	2,77,564	

If we have a policy holder beyond age of 115, we will continue to charge premiums applicable for age of 115. This is applicable for floater policies too.

# Premium Chart (Inclusive of GST)

Non Floater Policies																	
Plan A (Mumbai & Delhi)					Plan B (Chennai, Kolkata, Bangalore, Ahmedabad, Hyderabad, Pune)						Plan C (Rest of India)						
Age Band	₹1,00,000	₹2,00,000	₹3,00,000	₹4,00,000	₹5,00,000	₹50,000	₹1,00,000	₹2,00,000	₹3,00,000	₹4,00,000	₹5,00,000	₹50,000	₹1,00,000	₹2,00,000	₹3,00,000	₹4,00,000	₹5,00,000
0.25-18	1,736	2,922	3,530	5,134	5,932	1,124	1,499	2,524	3,048	4,434	5,123	1,064	1,420	2,391	2,888	4,201	4,854
19-35	2,041	3,301	3,987	5,852	7,049	1,322	1,762	2,851	3,443	5,054	6,087	1,251	1,669	2,700	3,262	4,787	5,766
36-40	2,593	4,201	5,137	8,153	9,625	1,680	2,240	3,629	4,437	7,041	8,312	1,591	2,121	3,437	4,203	6,671	7,875
41-45	3,012	4,801	5,956	10,099	11,669	1,951	2,602	4,147	5,144	8,723	10,077	1,849	2,464	3,928	4,873	8,263	9,546
46-55	4,069	7,093	8,782	13,801	16,477	2,635	3,514	6,126	7,584	11,919	14,230	2,497	3,329	5,803	7,185	11,292	13,482
56-60	6,613	10,453	12,627	16,950	20,888	4,283	5,712	9,027	10,904	14,639	18,040	4,058	5,411	8,553	10,331	13,868	17,091
61-65	8,435	13,332	16,105	21,618	26,642	5,463	7,284	11,514	13,909	18,670	23,009	5,175	6,901	10,908	13,177	17,688	21,798
66-70	12,663	18,765	22,668	32,456	37,498	8,202	10,937	16,206	19,576	28,030	32,385	7,771	10,361	15,352	18,545	26,555	30,680
71-75	16,698	24,743	29,888	42,796	49,445	10,815	14,421	21,369	25,813	36,961	42,703	10,247	13,661	20,244	24,454	35,015	40,456
76-80	20,808	31,580	38,146	54,620	63,106	13,158	17,970	27,273	32,945	47,172	54,501	12,466	17,025	25,838	31,210	44,689	51,633
81-85	25,931	40,305	48,685	69,711	80,541	16,009	22,395	34,808	42,407	60,205	69,559	15,167	21,217	32,976	39,834	57,036	65,897
86-90	32,314	51,440	62,136	88,971	1,02,794	19,478	27,908	44,426	53,664	76,839	88,776	18,452	26,439	42,086	50,839	72,795	84,103
91-95	40,270	65,651	79,303	1,13,552	1,31,193	23,698	34,779	56,699	68,489	98,068	1,13,303	22,451	32,947	53,714	64,884	92,906	1,07,340
96-100	50,183	83,790	1,01,214	1,44,925	1,67,440	28,833	43,340	72,364	87,411	1,25,163	1,44,607	27,315	41,059	68,555	82,811	1,18,575	1,36,996
101-105	62,537	1,06,939	1,29,177	1,84,964	2,13,700	35,079	54,009	92,356	1,11,562	1,59,742	1,84,559	33,232	51,167	87,496	1,05,690	1,51,335	1,74,845
106-110	77,933	1,36,485	1,64,866	2,36,067	2,72,741	42,679	67,306	1,17,872	1,42,385	2,03,876	2,35,549	40,432	63,764	1,11,669	1,34,890	1,93,145	2,23,153
111-115	97,119	1,74,192	2,10,416	3,01,288	3,48,095	51,925	83,875	1,50,439	1,81,722	2,60,202	3,00,627	49,192	79,461	1,42,521	1,72,158	2,46,508	2,84,805
Two Adults Floater																	
0.25-18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19-35	-	5,941	6,977	10,533	12,687	-	-	5,131	6,025	9,097	10,956	-	-	4,861	5,708	8,617	10,380
36-40	-	6,092	7,449	10,600	12,800	-	-	5,261	6,433	9,154	11,056	-	-	4,984	6,095	8,672	10,473
41-45	-	7,682	9,232	15,149	17,503	-	-	6,634	7,973	13,084	15,116	-	-	6,285	7,553	12,395	14,320
46-55	-	12,058	12,295	18,632	22,244	-	-	10,414	10,618	16,091	19,211	-	-	9,865	10,059	15,245	18,200
56-60	-	18,815	22,096	29,662	36,555	-	-	16,249	19,083	25,618	31,570	-	-	15,395	18,079	24,268	29,908
61-65	-	23,998	28,184	37,832	46,624	-	-	20,726	24,340	32,674	40,266	-	-	19,634	23,059	30,954	38,146
66-70	-	33,776	39,667	56,798	65,622	-	-	29,171	34,258	49,053	56,674	-	-	27,636	32,454	46,471	53,691
71-75	-	44,538	52,304	74,894	86,529	-	-	38,465	45,173	64,681	74,730	-	-	36,440	42,795	61,277	70,796
76-80	-	51,632	63,638	91,120	1,05,277	-	-	44,590	54,960	78,695	90,920	-	-	42,244	52,066	74,553	86,135
81-85	-	59,855	77,424	1,10,862	1,28,084	-	-	51,694	66,866	95,744	1,10,618	-	-	48,973	63,348	90,705	1,04,797
86-90	-	69,389	94,199	1,34,880	1,55,834	-	-	59,927	81,353	1,16,487	1,34,584	-	-	56,772	77,072	1,10,356	1,27,501
91-95	-	78,782	95,164	1,36,263	1,57,432	-	-	68,038	82,187	1,17,681	1,35,964	-	-	64,458	77,861	1,11,488	1,28,808
96-100	-	1,00,547	1,21,455	1,73,910	2,00,927	-	-	86,837	1,04,894	1,50,194	1,73,528	-	-	82,266	99,373	1,42,289	1,64,395
101-105	-	1,22,979	1,48,554	2,12,709	2,45,754	-	-	1,06,210	1,28,296	1,83,703	2,12,243	-	-	1,00,620	1,21,543	1,74,035	2,01,072
106-110	-	1,56,957	1,89,595	2,71,477	3,13,653	-	-	1,35,554	1,63,741	2,34,457	2,70,881	-	-	1,28,419	1,55,124	2,22,117	2,56,625
111-115	-	2,00,322	2,41,978	3,46,480	4,00,309	-	-	1,73,004	2,08,981	2,99,233	3,45,722	-	-	1,63,899	1,97,981	2,83,484	3,27,526
Two Adults and One Child Floater																	
0.25-18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19-35	-	6,766	8,172	11,996	14,096	-	-	5,843	7,059	10,361	12,174	-	-	5,536	6,687	9,814	11,534
36-40	-	7,563	9,247	12,230	14,918	-	-	6,531	7,985	10,562	12,884	-	-	6,188	7,565	10,006	12,205
41-45	-	10,082	11,317	15,655	19,836	-	-	8,708	9,773	13,520	17,132	-	-	8,249	9,259	12,808	16,230
46-55	-	14,185	16,686	24,842	28,011	-	-	12,251	14,411	21,455	24,191	-	-	11,607	13,651	20,326	22,918
56-60	-	22,996	25,253	33,899	41,777	-	-	19,861	21,810	29,276	36,080	-	-	18,815	20,662	27,736	34,182
61-65	-	29,331	32,209	43,237	53,284	-	-	25,331	27,817	37,341	46,018	-	-	23,998	26,352	35,376	43,597
66-70	-	41,282	45,334	64,912	74,997	-	-	35,653	39,152	56,061	64,770	-	-	33,776	37,092	53,110	61,361
71-75	-	54,435	59,777	85,593	98,891	-	-	47,013	51,625	73,921	85,406	-	-	44,538	48,908	70,031	80,910
76-80	-	63,105	72,728	1,04,137	1,20,316	-	-	54,500	62,811	89,937	1,03,909	-	-	51,632	59,504	85,204	98,440
81-85	-	73,157	88,484	1,26,699	1,46,383	-	-	63,180	76,419	1,09,422	1,26,421	-	-	59,855	72,397	1,03,662	1,19,768
86-90	-	84,808	1,07,655	1,54,149	1,78,096	-	-	73,243	92,975	1,33,128	1,53,811	-	-	69,389	88,082	1,26,122	1,45,715
91-95	-	98,316	1,30,980	1,87,545	2,16,681	-	-	84,909	1,13,118	1,61,971	1,87,135	-	-	80,441	1,07,165	1,53,446	1,77,285
96-100	-	1,13,976	1,59,356	2,28,178	2,63,627	-	-	98,434	1,37,626	1,97,063	2,27,677	-	-	93,252	1,30,382	1,86,691	2,15,694
101-105	-	1,32,128	1,93,881	2,77,613	3,20,742	-	-	1,14,111	1,67,442	2,39,756	2,77,004	-	-	1,08,105	1,58,630	2,27,137	2,62,425
106-110	-	1,66,374	2,00,972	2,87,765	3,32,472	-	-	1,43,687	1,73,567	2,48,525	2,87,135	-	-	1,36,124	1,64,431	2,35,445	2,72,022
111-115	-	2,10,338	2,54,077	3,63,805	4,20,325	-	-	1,81,655	2,19,429	3,14,196	3,63,007	-	-	1,72,095	2,07,881	2,97,659	3,43,902

If we have a policy holder beyond age of 115, we will continue to charge premiums applicable for age of 115. This is applicable for floater policies too.

## Premium Chart (Inclusive of GST)

Two Adults and Two Children Floater																		
Plan A (Mumbai & Delhi)					Plan B (Chennai, Kolkata, Bangalore, Ahmedabad, Hyderabad, Pune)					Plan C (Rest of India)								
Age Band	₹1,00,000	₹2,00,000	₹3,00,000	₹4,00,000	₹5,00,000	₹50,000	₹1,00,000	₹2,00,000	₹3,00,000	₹4,00,000	₹5,00,000	₹50,000	₹1,00,000	₹2,00,000	₹3,00,000	₹4,00,000	₹5,00,000	
0.25-18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19-35	-	8,251	9,967	13,459	17,621	-	-	7,125	8,607	11,623	15,219	-	-	6,751	8,155	11,012	14,417	
36-40	-	8,823	10,788	14,676	20,212	-	-	7,620	9,317	12,675	17,455	-	-	7,218	8,827	12,007	16,537	
41-45	-	11,042	13,700	18,179	22,171	-	-	9,537	11,831	15,701	19,148	-	-	9,035	11,208	14,874	18,139	
46-55	-	16,314	20,198	27,602	37,897	-	-	14,089	17,444	23,838	32,729	-	-	13,348	16,526	22,584	31,007	
56-60	-	24,042	29,041	38,984	48,043	-	-	20,763	25,081	33,669	41,492	-	-	19,670	23,762	31,897	39,309	
61-65	-	30,664	37,040	49,722	61,277	-	-	26,482	31,990	42,943	52,921	-	-	25,089	30,306	40,681	50,136	
66 - 70	-	43,159	52,135	74,650	86,247	-	-	37,274	45,025	64,470	74,486	-	-	35,312	42,655	61,077	70,565	
71 - 75	-	57,158	62,767	89,873	1,03,836	-	-	49,363	54,207	77,617	89,676	-	-	46,765	51,354	73,532	84,956	
76 - 80	-	66,260	76,365	1,09,344	1,26,331	-	-	57,224	65,951	94,434	1,09,104	-	-	54,214	62,480	89,463	1,03,362	
81 - 85	-	76,814	92,909	1,33,034	1,53,702	-	-	66,340	80,240	1,14,892	1,32,743	-	-	62,848	76,016	1,08,846	1,25,756	
86 - 90	-	89,048	1,13,038	1,61,856	1,87,001	-	-	76,906	97,623	1,39,785	1,61,501	-	-	72,858	92,485	1,32,428	1,53,002	
91 - 95	-	1,03,232	1,37,528	1,96,923	2,27,516	-	-	89,155	1,18,774	1,70,069	1,96,491	-	-	84,463	1,12,524	1,61,118	1,86,150	
96 - 100	-	1,19,674	1,67,324	2,39,587	2,76,807	-	-	1,03,355	1,44,507	2,06,915	2,39,061	-	-	97,914	1,36,901	1,96,025	2,26,479	
101 - 105	-	1,38,735	2,03,575	2,91,493	3,36,779	-	-	1,19,816	1,75,815	2,51,744	2,90,854	-	-	1,13,510	1,66,561	2,38,495	2,75,546	
106 - 110	-	1,74,693	2,11,020	3,02,154	3,49,096	-	-	1,50,872	1,82,245	2,60,951	3,01,491	-	-	1,42,931	1,72,652	2,47,216	2,85,623	
111 - 115	-	2,20,854	2,66,780	3,81,995	4,41,340	-	-	1,90,738	2,30,401	3,29,905	3,81,157	-	-	1,80,698	2,18,275	3,12,541	3,61,097	
One Adult and One Child Floater																		
0.25-18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19-35	-	5,445	6,378	9,656	11,629	-	-	4,703	5,509	8,338	10,043	-	-	4,455	5,219	7,900	9,516	
36-40	-	5,672	6,935	9,784	12,031	-	-	4,899	5,989	8,450	10,390	-	-	4,641	5,675	8,005	9,844	
41-45	-	6,722	8,041	13,130	15,169	-	-	5,805	6,945	11,339	13,101	-	-	5,500	6,579	10,742	12,411	
46-55	-	10,285	10,099	15,181	18,124	-	-	8,882	8,723	13,111	15,654	-	-	8,414	8,263	12,421	14,830	
56-60	-	15,157	17,677	23,729	29,244	-	-	13,090	15,267	20,494	25,256	-	-	12,401	14,463	19,415	23,926	
61-65	-	18,666	21,741	29,185	35,967	-	-	16,119	18,776	25,205	31,062	-	-	15,272	17,788	23,878	29,427	
66 - 70	-	26,271	30,601	43,816	50,623	-	-	22,689	26,428	37,842	43,719	-	-	21,494	25,036	35,849	41,419	
71 - 75	-	34,640	40,349	57,776	66,751	-	-	29,917	34,847	49,897	57,648	-	-	28,342	33,013	47,270	54,615	
76 - 80	-	40,158	49,092	70,292	81,213	-	-	34,682	42,397	60,707	70,139	-	-	32,857	40,166	57,512	66,448	
81 - 85	-	46,554	59,727	85,522	98,808	-	-	40,206	51,582	73,859	85,335	-	-	38,089	48,867	69,973	80,544	
86 - 90	-	56,584	68,349	97,869	1,13,072	-	-	48,867	59,030	84,522	97,654	-	-	46,295	55,922	80,074	92,814	
91 - 95	-	72,216	87,233	1,24,907	1,44,313	-	-	62,369	75,339	1,07,875	1,24,633	-	-	59,087	71,373	1,02,196	1,18,074	
96 - 100	-	92,168	1,11,334	1,59,417	1,84,184	-	-	79,600	96,153	1,37,678	1,59,068	-	-	75,410	91,093	1,30,432	1,50,696	
101 - 105	-	1,17,633	1,42,095	2,03,461	2,35,071	-	-	1,01,592	1,22,718	1,75,716	2,03,015	-	-	96,246	1,16,259	1,66,468	1,92,330	
106 - 110	-	1,50,132	1,81,352	2,59,673	3,00,015	-	-	1,29,660	1,56,622	2,24,264	2,59,105	-	-	1,22,836	1,48,379	2,12,460	2,45,467	
111 - 115	-	1,91,611	2,31,456	3,31,416	3,82,904	-	-	1,65,482	1,99,894	2,86,223	3,30,690	-	-	1,56,773	1,89,374	2,71,159	3,13,285	
One Adult and Two Children Floater																		
0.25-18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19-35	-	6,931	8,172	11,118	15,154	-	-	5,986	7,059	9,602	13,088	-	-	5,671	6,687	9,097	12,399	
36-40	-	7,352	8,990	13,045	18,768	-	-	6,350	7,764	11,266	16,209	-	-	6,015	7,355	10,673	15,356	
41-45	-	7,682	10,424	15,655	19,836	-	-	6,634	9,001	13,520	17,132	-	-	6,285	8,528	12,808	16,230	
46-55	-	12,412	13,612	17,942	28,011	-	-	10,720	11,756	15,495	24,191	-	-	10,156	11,137	14,680	22,918	
56-60	-	16,202	21,466	28,814	35,511	-	-	13,993	18,538	24,885	30,668	-	-	13,256	17,563	23,576	29,055	
61-65	-	19,999	26,573	35,671	43,960	-	-	17,272	22,949	30,806	37,965	-	-	16,362	21,741	29,185	35,967	
66 - 70	-	28,148	37,400	53,553	61,872	-	-	24,309	32,301	46,251	53,436	-	-	23,029	30,601	43,816	50,623	
71 - 75	-	37,115	49,316	70,614	81,584	-	-	32,054	42,591	60,985	70,459	-	-	30,367	40,349	57,776	66,751	
76 - 80	-	43,027	60,001	85,913	99,260	-	-	37,159	51,819	74,198	85,725	-	-	35,204	49,092	70,292	81,213	
81 - 85	-	49,880	72,999	1,04,527	1,20,765	-	-	43,078	63,045	90,274	1,04,298	-	-	40,810	59,727	85,522	98,808	
86 - 90	-	59,155	71,457	1,02,317	1,18,212	-	-	51,089	61,712	88,364	1,02,092	-	-	48,400	58,465	83,714	96,719	
91 - 95	-	75,498	91,199	1,30,584	1,50,872	-	-	65,204	78,762	1,12,777	1,30,298	-	-	61,772	74,618	1,06,843	1,23,440	
96 - 100	-	96,358	1,16,395	1,66,663	1,92,555	-	-	83,219	1,00,524	1,43,936	1,66,297	-	-	78,839	95,232	1,36,361	1,57,545	
101 - 105	-	1,22,979	1,48,554	2,12,709	2,45,754	-	-	1,06,210	1,28,296	1,83,703	2,12,243	-	-	1,00,620	1,21,543	1,74,035	2,01,072	
106 - 110	-	1,56,957	1,89,595	2,71,477	3,13,653	-	-	1,35,554	1,63,741	2,34,457	2,70,881	-	-	1,28,419	1,55,124	2,22,117	2,56,625	
111 - 115	-	2,00,322	2,41,978	3,46,480	4,00,309	-	-	1,73,004	2,08,981	2,99,233	3,45,722	-	-	1,63,899	1,97,981	2,83,484	3,27,526	

If we have a policy holder beyond age of 115, we will continue to charge premiums applicable for age of 115. This is applicable for floater policies too.

## 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 Retail Health Insurance Policy | UIN Number: SBIHLIP21331V032021 | Advertisement Number : ADBRO/20-21/Sep/1084

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