

- Insured with adverse medical history as declared in Proposal Form or,
- Insured aged above 45 years & irrespective of SI.

Pre-acceptance medical tests at the cost of the proposer. However, if the proposal is accepted the Insurer will reimburse 50% of the cost incurred towards the medical tests so undertaken at the advice of the insurer.

#### What is SBI General's Policy on Renewal?

SBI General provides assurance on continuous renewal of your Health Insurance Policy. Every renewal premium shall be so paid and accepted upon the distinct understanding that no alteration has taken place in the facts contained in the proposal or declaration herein before mentioned and that nothing is known to the Insured that may increase the risk to the Insurer.

No renewal receipt shall be valid unless it is on the printed form of Insurer and signed by an authorised official of Insurer.

In case any disease / illness is contracted during the last 12 months (whether a claim is made or not with the insurers), the information of the same needs to be provided to us at the time of renewal. We may require that an additional premium be paid for the enhanced risk profile arising out of such diseases contracted and policy would only be renewed upon collection of premium and such additional premium. In the event of any failure to either provide or disclose any change in medical condition by the insured / proposer / beneficiaries said act would amount to suppression of material fact and company will not be liable for any claim.

#### What are the major Exclusions under this policy?

The Company will not be liable under the Policy in respect of payment towards treatment taken due to:

- Any condition, ailment or injury or related condition(s) for which you have been diagnosed, received medical treatment, had signs and / or symptoms, prior to inception of your first policy, until 48 consecutive months have elapsed, after the date of inception of the first policy with us.
- Any disease contracted during the first 30 days of commencement of the policy.
- Certain diseases/surgeries like Hernia, Hydrocele etc shall be covered after a waiting period of 1 year.
- Certain diseases like Cataract, Hysterectomy shall be covered after a waiting period of 2 years from commencement of Policy.
- Joint replacement surgery shall be covered after a waiting period of 3 years from commencement of Policy except done due to an accident.

- Treatment with alternative medicines like acupuncture, acupressure, osteopath, naturopathy, chiropractic, reflexology and aromatherapy
- Treatment arising from or traceable to pregnancy (whether uterine or extra uterine) and childbirth including caesarean section, and/or any treatment related to prenatal and postnatal care.
- Congenital diseases
- All expenses related to AIDS and related diseases.
- Use/Abuse of intoxicating drugs or alcohol.

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

#### What is Health Insurance Portability? Is SBI General's Health Insurance Policy - Retail portable?

Most of the Health Insurance Policies offered by the General Insurance companies in India have waiting periods during which certain pre existing diseases are excluded in the coverage. They are excluded for certain predefined period (number of years) before they are covered i.e. The Policy holder is expected to have continuous cover for the predefined period before the pre existing diseases are covered under the policy.

Portability will ensure that these accrued benefits are transferred (without any dilution) to the new insurer at the time of renewal and porting and the consumer do not lose on these accrued benefits while opting to switch the insurer using Health Insurance Portability.

The Policy holder can port the following accrued credits:

- General waiting period
- Waiting periods pertaining to the coverage of pre-existing diseases/conditions
- Any time bound exclusions

#### What are the benefits of the Health Insurance portability for the Policy holders?

Health Insurance portability will allow the Policy Holder, protection against discontinuity and loss of coverage against pre-existing diseases consequent to his/her decision to shift to another insurer at the time of renewal.

#### The fast, fair & transparent Claim procedure that will keep you in control

SBI General's dedicated and experienced claims team aim to deliver you a differentiated customer service of a fast, fair, convenient and

transparent claims process for the management and settlement of your claim.

At SBI General, our philosophy is to always look for ways to pay valid claims in a fair and timely manner. Our claims service will:

- Provide assistance in emergency situations
- Relieve the stress of a claim by co-ordinating repair and replacement of your assets
- Keep you informed of the progress of your claim
- Provide you with the choice of accessing our preferred local service providers

What's more, our skilled staffs are empowered to act and make decisions, so that your claim is processed as quickly and efficiently as possible. This should help you get back in control as quickly as possible.

#### About SBI General Insurance

SBI General Insurance Company Limited is a joint venture between the State Bank of India and Insurance Australia Group (IAG). State Bank of India enjoys the largest banking franchise in India. Along with its 5 Associate Banks, SBI Group has the unrivalled strength of over 19,000 branches across the country, arguably one of the largest in the world.

Insurance Australia Group Limited (IAG) is an international general insurance group, with operations in Australia, New Zealand, the United Kingdom and Asia. IAG's businesses underwrite around A\$9.0 billion of premium per annum.


SBI General's current geographical coverage extends to 31 cities pan India. We are currently serving 3 key customer segments i.e. Retail Segment (catering to Individual & Families), Corporate Segment (catering mid to large size Companies) and SME Segment. Current Policy offering of SBI General covers Motor, Health & Home Insurance for Individuals and Fire, Marine, Package, Construction & Engineering, Group Health, Group Personal Accident & Miscellaneous Insurance for Businesses.

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.

#### We also offer the following Policies:

- Private Car Insurance Policy - Package
- Long Term Home Insurance Policy
- Two Wheeler Insurance Policy

For more details, contact:

 **Call Now (Toll Free)**  
**1800 22 1111 | 1800 102 1111**

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



**SBI General Insurance Company Limited**  
**Corporate & Registered Office:** 'Natraj', 101, 201 & 301,  
Junction of Western Express Highway & Andheri - Kurla Road,  
Andheri (East), Mumbai - 400 069.

IRDA Reg. No. 144 dated 15/12/2009 | HRIND01  
Insurance is the subject matter of the solicitation

Take control of your family's health.  
And happiness too.

## SBI General's Health Insurance Policy - Retail



ADBRO/0054/JAN/12-13 | Version 1.1, Jan 13



**SBI GENERAL'S HEALTH INSURANCE POLICY - RETAIL**

We understand that people are unique and have varying levels of control over their health. Each of us would like to define a healthy life on our own terms. At SBI General, it's our aim to partner with you and help you achieve better health and a sense of security along the way.

In times of rising health care costs, a sudden illness or injury can leave you financially devastated and highly stressed. With SBI General's Health Insurance Policy - Retail, you can be in control by making medical treatment expenses more manageable and ensuring quality health & happiness for your family.

**What are the key benefits of the SBI General's Health Insurance Policy - Retail?**

- Wide Coverage – From Rs.50,000 up to Rs.500,000
- No medical test up to the age of 45 for people with no medical history
- Family Floater benefit giving comprehensive protection to your family members under one single Policy
- Flexible Plan Options–Metro Plan, Semi Metro Plan & Rest of India
- Assured renewal
- You can now renew your current Health Insurance Policy (any Insurer) with us
- The premium paid is exempt from Income Tax under Sec 80 D of Income Tax Act (Tax Benefits are subject to change in tax laws)
- Coverage of Pre and Post Hospitalisation Expenses - 30 days before and 60 days after the hospitalisation
- Free Medical check-up for every 4 claim free years up to a maximum limit of Rs.2,500

**What are the major covers provided by the SBI General's Health Insurance Policy - Retail?**

**This policy covers the following subject to the terms and conditions:**

S.No.	Expense Heads	Expense Limit (Rs.)
1	Medical Treatment with Room, Board & Nursing Expenses & Service Charges etc.	Up to 1% of the Sum Insured per day
2	Medical Treatment in Intensive Care Unit	Up to 2% of the Sum Insured per day
3	All admissible claims under 1 & 2 during the policy period	Up to 25% of the SI per illness/injury per claim



4	Consultants & Specialists Fees	Up to 40% of the SI per illness/injury per claim.
5	Anaesthesia, Blood, Oxygen, OT Charges, Surgical Appliances	Up to 40% of the SI per illness/injury per claim.
6	Pre-hospitalisation	Up to 10% of the eligible hospitalisation expenses incurred 30 days prior to date of admission into the hospital.
7	Post-hospitalisation	Up to 10% of the eligible hospitalisation expenses incurred 60 days after the date of discharge from the hospital.
8	Ambulance charges	1% of SI up to a max of Rs. 1500.
9	Free Medical Check up	Free medical check-up - 1% of SI up to a max of Rs. 2500 for every 4 claim free years.
10	Parental Care: Attendant nursing charge to take care of you parents who are above 60 years of age.	Available for persons above 60 years old. Attendant nursing charges after discharge from the hospital for Rs 500 or actual whichever is less per day up to a max. 10 days per hospitalisation. The charges can be reimbursed for a period not exceeding 15 days during the entire Policy period.
11	Child Care: Attendant escort charges to take care of child below 10 years of age.	Available for child below 10 years. Attendant escort charges of Rs 500 for each completed day of hospitalisation subject to maximum of 30 days during the Policy Period.

12	Limit of Cataract	15% of sum insured subject to maximum of 25000 per eye subject to first two years exclusion.
13	Accidental Hospitalisation	Sum Insured Limit under the policy shall increase by 25% of the balance sum insured available subject to max of Rs.1 Lac. in case of accidental hospitalisation. Payable only once under the Policy per person.
14	Alternative Treatment (Subject to Treatment taken at a Ayurvedic hospital confirming with our definition of hospital and which is registered with any of the local Govt. bodies)	Reimbursement of Ayurvedic Treatment up to a maximum of 15% of Sum Insured per Policy period up to a maximum of Rs. 20000 & Homeopathy and Unani Treatment upto a maximum 10% of Sum Insured per Policy period up to a maximum of Rs. 15000.
15	Domiciliary Hospitalisation	Reasonable and Customary Charges towards Domiciliary Hospitalisation as defined in Policy definition subject to 20% of the Sum Insured maximum up to Rs. 20000 whichever less is.
16	Convalescence Benefit- Benefit available for Insured above 10 years & below 60 years.	Covers the convalescence expense up to an amount not exceeding Rs. 5,000/- per Insured, if the Insured is hospitalised for any bodily injury or illness as covered under the Policy, for a period of 10 consecutive days or more. Admissible only once during the Period of Insurance.
17	Co-Payment on all eligible admissible claims in non-network hospitals	10% on all eligible admissible claims.
18	Cashless facility	Across SBI General's Network Hospitals
19	Coverage for select Day Surgery procedures where less than 24 hours hospitalisation is required.	Covers select Day Surgery where less than 24 hours hospitalisation for specified procedures like Dialysis, Chemotherapy, Radio therapy, Eye Surgery, Dental Surgery (Due to accident), Tonsillectomy, etc are covered.

**What is the minimum and maximum age at which one can enter and buy this policy?**

The minimum age of entry for SBI General's Health Insurance Policy - Retail is 18 years. However Children from the age of 3 months can be covered subject to both parents concurrently covered with SBI General's Health Insurance Policy - Retail.

- The Maximum age of entry for the policy is 65 years

**Is there any long tenure plan options available under this Policy?**

Currently SBI General's Health Insurance Policy - Retail is available for a one year period only.

**What is the minimum & maximum coverage possible under this Policy?**

The minimum coverage available for you and your family under this policy is for a Sum Insured of Rs.50,000. The Maximum coverage available under this policy is for a Sum Insured of Rs.500,000 subject to the Terms and Conditions of the Policy.

The following Terms & Conditions apply while Sum Insured is finalised:

- Maximum Sum Insured would be restricted to Rs.200,000/- for insured persons aged 60 and above and taking a policy with SBI General Insurance for the first time.
- Minimum Sum Insured for Family Floater Policy would be Rs.200,000/-
- By Family we mean -
  - For Individual Policy: You, your legal spouse, legal & dependent children and dependent parents.
  - For Family Floater Policy: You, your legal spouse and legal & dependent children.
- Based on the medical history, Sum Insured opted and/or age, you/your family members may be subject to a Medical Examination.
- Renewal for people beyond 70 years will be allowed subject to Insured accepting to pay the premium and additional loading as applicable for the age band in which the Insured falls at the time of



renewal and as approved by IRDA.

**How is the premium for a Family Floater Policy calculated?**

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

**Does SBI General provide any differentiated plan option?**

SBI General firmly believes in providing you with flexible options in terms of where you would like to get treated should the need arise.

In case you are living in a Metro or in a Semi Metro, and you would like to get treated there only, the Policy provides you with an option to choose a Plan. This way it helps you to choose a plan which is more appropriate to your need and hence priced accordingly. The Policy firmly puts you in control by giving you the flexibility to select an appropriate option that is just right on your purse.

**The three available plans are:**

Benefit Plan	Treatment Location A Mumbai & Delhi	Treatment Location B Chennai, Kolkata, Bangalore, Ahmedabad & Hyderabad	Treatment Location C Rest of India
Plan A (Mumbai & Delhi)	100%	100%	100%
Plan B (Chennai, Kolkata, Bangalore, Ahmedabad, Hyderabad)	80%	100%	100%
Plan C (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.

**Do I need to undergo Pre-Acceptance Health Check Up compulsorily?**

Pre-acceptance Health check is not mandatory for people who are less than 45 years old and without any history of illness. Insured's with following condition, acceptance of proposal is subject to a satisfactory medical examination as per SBI General's requirements: