

AROGYA SHIELD

Addendum to the Policy Wordings

Customer Information Sheet			
Title	Description	Refer to Policy Clause No.	
What am I covered for under Health Insurance	a	Hospitalisation expenses	IV. Scope of Cover of SBI General's – Health Insurance Policy
	b	OPD treatment and Teleconsultation	
	c	Pre-hospitalisation expenses	
	d	Post-hospitalisation expenses	
	e	Day care expenses	
	f	Ambulance expenses	
	g	Alternative treatment	
	h	Domiciliary hospitalization	
	i	Maternity Expenses covered under the OPD sublimit traceable to childbirth	
	j	HIV/AIDS Cover upto Sum Insured	
	k	Mental Illness Cover up to Rs.50,000* (*for listed mental illnesses)	
	l	Genetic Disorders upto Rs.50,000	
	m	Internal Congenital Anomaly upto Rs. 10% of Sum Insured	
	n	12 Specific Procedures up to 50% of Sum Insured	
Note: Insurer's Liability in respect of all claims admitted during the period of insurance shall not exceed the Sum Insured for the Insured person as mentioned in the schedule.			
What am I covered for under Life Insurance	a	Pure Term Life insurance coverage	Part C of SBI Life – Life Insurance Policy Document
Major Exclusions – (Health Insurance)	a	Admission primarily for investigation & evaluation	V. Exclusions of SBI General's – Health Insurance Policy
	b	Admission primarily for rest Cure, rehabilitation, and respite care	
	c	Expenses related to the surgical treatment of obesity that do not fulfill certain conditions	
	d	Change-of-Gender treatments	
	e	Expenses for cosmetic or plastic surgery	
	f	Expenses related to any treatment necessitated due to participation in hazardous or adventure sports	
Note: the above is a partial listing of the policy exclusions. Please refer to the policy clauses for the full listing			
Major Exclusions – (Life Insurance)	a	Suicide exclusion	Section 7.10 of SBI Life –Life Insurance Policy Document
Waiting Period (Health Insurance)	a	Initial waiting period	V.3 of SBI General's – Health Insurance Policy
	b	Specific waiting period	V.2 of SBI General's –

			Health Insurance Policy		
	c	Preexisting diseases	V.1 of SBI General's – Health Insurance Policy		
Waiting Period– (Life Insurance)	a	Waiting Period of 45 days from the date of commencement of the policy during which there will be no life cover	Section 4.1 of SBI Life – Life Insurance Policy Document		
Payment Basis (Health Insurance)	a	Indemnity basis for covered expenses up to specified sum insured.	IV. Scope of Cover of SBI General's – Health Insurance Policy		
Payment Basis (Life Insurance)	a	Fixed benefit on death during the policy term	Section 4.1 of SBI Life – Life Insurance Policy Document		
Loss Sharing (Health Insurance)	a	No loss sharing	-		
Loss Sharing (Life Insurance)	a	Not applicable			
Renewal Condition (Health Insurance)	a	The policy shall ordinarily be renewable except on misrepresentation by the insured person. grounds of fraud, i. The Company shall endeavor to give notice for renewal. However, the Company is not under obligation to give any notice for renewal. ii. Renewal shall not be denied on the ground that the insured person had made a claim or claims in the preceding policy years. iii. Request for renewal along with requisite premium shall be received by the Company before the end of the policy period. iv. At the end of the policy period, the policy shall terminate and can be renewed within the Grace Period of 30 days to maintain continuity of benefits without break in policy. Coverage is not available during the grace period. v. No loading shall apply on renewals based on individual claims experience	VI.19 of SBI General's – Health Insurance Policy		
Renewal Conditions (Life Insurance)		i. Annual premium is payable every year and 30 days of grace period will be available for paying the premium from the premium due date. If premium is not paid within 30 days, then the policy would lapse.	Section 5 of SBI Life – Life Insurance Policy Document		
Renewal Benefits (Health & Life Insurance)	a	NIL	-		
Cancellation (Health Insurance)	a	The policyholder may cancel this policy by giving 15 days written notice and in such an event, the Company shall refund premium for the unexpired policy period as detailed below. <table border="1" data-bbox="581 1906 1101 1934"> <tr> <td>Period on risk</td> <td>Rate of premium refunded</td> </tr> </table>	Period on risk	Rate of premium refunded	VI.16 of SBI General's – Health
Period on risk	Rate of premium refunded				

		<table border="1"> <tr> <td>Up to one month</td> <td>75% of annual rate</td> </tr> <tr> <td>Up to three months</td> <td>50% of annual rate</td> </tr> <tr> <td>Up to six months</td> <td>25% of annual rate</td> </tr> <tr> <td>Exceeding six months</td> <td>Nil</td> </tr> </table> <p>Notwithstanding anything contained herein or otherwise, no refunds of premium shall be made in respect of Cancellation where, any claim has been admitted or has been lodged or any benefit has been availed by the insured person under the policy.</p>	Up to one month	75% of annual rate	Up to three months	50% of annual rate	Up to six months	25% of annual rate	Exceeding six months	Nil	Insurance Policy
Up to one month	75% of annual rate										
Up to three months	50% of annual rate										
Up to six months	25% of annual rate										
Exceeding six months	Nil										
	b	The Company may cancel the policy at any time on grounds of misrepresentation non-disclosure of material facts, fraud by the insured person by giving 15 days' written notice. There would be no refund of premium on cancellation on grounds of misrepresentation, non-disclosure of material facts or fraud.									
Cancellation (Life Insurance)	a	No Cancellation value available for regular premium policies									
	b	If we repudiate the claim under your policy / and or cancel your policy on the grounds of fraud, we would forfeit the premiums received under your policy and we shall not entertain any claim under your policy subject to the provisions of Section 45 of the Insurance Act 1938, as amended from time to time. If we repudiate death claim / and or cancel your policy on any grounds other than fraud, we may pay such amounts as are payable subject to the provisions of Section 45 of the Insurance Act 1938, as amended from time to time.									
Claims (Health Insurance & Life Insurance)	a	For Cashless Service and for reimbursement of claims – for Health insurance (Cashless is not applicable for Life Insurance Section)	For Health Insurance - VI.11 For Life Insurance - Part F – 7.11 of SBI Life – Life Insurance Policy Document								
Insured's Rights	a	Free Look	Common Condition - III								
	b	Implied Renewability (Health Insurance)	VI.19 of SBI General's – Health Insurance Policy								
	c	Migration and Portability (Health Insurance)	VI. 21 & 22 of SBI General's – Health Insurance Policy								
	d	Increase in Sum Insured during policy term	NA								
	e	Turnaround time (TAT) for pre auth and settlement of Reimbursement claim (Health Insurance)	VI.11 of SBI General's – Health Insurance Policy								
Insured's Obligations	a	Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may result in claim not being paid.	VI.7 of SBI General's – Health Insurance Policy For Life Insurance - Part F – 9.5 of SBI Life –								

			Life Insurance Policy Document
	b	Disclosure of Material information during the policy period such as change in occupation	VI.2 of SBI General's – Health Insurance Policy For Life Insurance - Part F – 7.3 and 9.5 of SBI Life – Life Insurance Policy Document

LEGAL DISCLAIMER NOTE: The information must be read in conjunction with the product brochure and Policy document. In case of any conflict between the Customer Information Sheet and the Policy document the terms and conditions mentioned in the Policy document shall prevail.

Common conditions applicable to both Health Insurance and Life Insurance

- I. A discount of 5% on annual premiums payable towards both the life and health components of the Combi Product (s) is available. The discount will not be available if life insurance & health insurance policies are purchased individually from either of the insurers.

- II. The life insurance policy is regular premium payment policy with premium payable per annum throughout the policy term. The Health Insurance Premium has only single premium payment option.

- III. **Free look period**
Free Look Provision - The Free Look Period shall be applicable on new policies and not on renewals or at the time of porting/migrating the policy.
 The insured person shall be allowed free look period of fifteen (15) days thirty (30) days (in case of electronic policies and policies obtained through distance mode) from date of receipt of the policy document to review the terms and conditions of the policies, and where you disagree to any of those terms & conditions, you have the option to return the policy documents to either of the Insurers for cancellation stating the reasons for objection.
 If the insured has not made any claim during the Free Look Period, the insured shall be entitled to
 - i. a refund of the premium paid less any expenses incurred by the Insurers on medical examination of the insured person and the stamp duty charges or
 - ii. where the risk has already commenced and the option of return of the policy is exercised by the insured person, a deduction towards the proportionate risk premium for period of cover or
 - iii. Where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period.

During the Free-look period, if you wish to discontinue either portion of the risk coverage, then both the coverages will be cancelled.

IV. After the free-look period, you have the option to continue with either section of the policy discontinuing the other section during the policy term. The policy termination will be as per the underlying policy issued. For Health Section the customer will be offered continuity benefit. However, in the event you opt out of the coverage of either the life or health insurance component, the discount, being offered to you under the Combi Product (s) shall not be available going forward.

V. Liability to settle claims

The liability to settle health insurance claims under Section 1 vests with SBI General Insurance Company Limited and the liability to settle pure term life insurance claim under Section 2 vests with SBI Life Insurance Company Limited

VI. Withdrawal of tie-up

In the likelihood of this tie-up being withdrawn in future, the Companies will intimate the insured person about the same 90 days in advance. In such an event all the policies issued will continue until renewal for Health Insurance Policy and till end of policy term for SBI Life- Life Insurance, subject to payment of due premiums.

In case of withdrawal of tie-up, Insured Person will have the option of continuing with either of the Sections with the respective insurers. In so far as Health Coverage is concerned the continuity benefits such as waiver of waiting period will be available as per IRDAI guidelines, provided the policy has been maintained without a break.

VII. Jurisdiction

The Policy shall be governed by the laws of India and the Indian Courts shall have jurisdiction to settle any disputes arising under the Policy.

VIII. Legal / Quasi legal disputes

The legal / quasi legal disputes, if any, shall be dealt by the respective insurers for respective benefits.

IX. Discontinuance of insurance

The Insured has the option to continue with either section of the policy discontinuing the other section during the policy term. The active section will continue to operate until policy expiry. At the time of renewal the Insured will have the option to migrate to stand-alone product of the respective Insurer and continuity benefit as applicable will be given. However, discount offered under Combi Product, will be discontinued.

X. Policy Servicing Facility

SBI General Insurance Company will be the nodal point for policy servicing. Any queries relating to the coverage under the policy shall be obtained through following contacts:

Toll free no. – 1800-22-1111

Email Id- Customer.care@sbigeneral.in

For SBI Life Contact:

Any SBI Life Branch

Email Id: info@sbilife.co.in

Toll Free - 18002679090

XI. Notices

Any notice, direction or instruction under this Policy shall be in writing and if it is to:

Any Insured, then it shall be sent to Proposer's address specified in the Schedule to this Policy and Proposer shall act for all Insureds for these purposes.

Insurer, it shall be delivered to Insurer's address specified in the Schedule to this Policy. No insurance agents, brokers or other person or entity is authorized to receive any notice, direction or instruction on Insurer's behalf unless Insurer has expressly stated to the contrary in writing.

Insured must notify Insurers of any change in address.

XII. Grievances

In case of any grievance the insured person may contact the company through

Website: www.sbigeneral.in

Toll free: 1800 22 1111 / 1800 102 1111 Monday to Saturday (8 am - 8 pm).

E-mail: customer.care@sbigeneral.in

Fax : 1800 22 7244 / 1800 102 7244

Courier:

Insured person may also approach the grievance cell at any of the company's branches with the details of grievance.

If Insured person is not satisfied with the redressal of grievance through one of the above methods,

insured person may contact the grievance officer at gro@sbigeneral.in

For updated details of grievance officer, kindly refer the link <https://www.sbigeneral.in/portal/grievance-redressal>

If Insured person is not satisfied with the redressal of grievance through above methods, the insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017.

Grievance Redressal Mechanism for SBI Life:

If you have any query, complaint or grievance, you may approach any of our offices.

You can also call us on our toll-free number: 1800 267 9090 (9a.m. to 9p.m.).

If you are not satisfied with our decision or have not received any response within 10 working days, you may write to us at:

Head – Client Relationship,

SBI Life Insurance Company Limited

7th Level (D Wing) & 8th Level,

Seawoods Grand Central

Tower 2, Plot No R-1, Sector-40,

Seawoods, Nerul Node, Dist. Thane,

Navi Mumbai-400 706.

Telephone No.: +91 - 22 – 6645 6785

Email Id: info@sbilife.co.in

In case the policyholder is not satisfied with the response or does not receive a response from the Company within 15 days, then the customer may approach the Grievance Cell of the IRDAI through any of the following modes:

Calling Toll Free Number 155255 / 18004254732 (i.e. IRDAI Grievance Call Centre)

Sending an email to complaints@irdai.gov.in

Register the complaint online at <http://www.igms.irda.gov.in>

Address for sending the complaint through courier / letter:

Consumer Affairs Department, Insurance Regulatory and Development Authority of India, Survey No.115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad-500032, Telangana.

Office of the Ombudsman	Contact Details	Jurisdiction of Office Union Territory, District)
AHMEDABAD	Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
BENGALURU	Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, Ist Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in	Karnataka.
BHOPAL	Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh Chattisgarh.
BHUBANESHWAR	Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@cioins.co.in	Orissa.
CHANDIGARH	Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@cioins.co.in	Punjab, Haryana(excluding Gurugram, Faridabad, Sonapat and Bahadurgarh) Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.
CHENNAI	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@cioins.co.in	Tamil Nadu, Puducherry Town and Karaikal (which are part of Puducherry).
DELHI	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@cioins.co.in	Delhi & Following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.

GUWAHATI	Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
HYDERABAD	Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 67504123 / 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@cioins.co.in	Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.
JAIPUR	Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: Bimalokpal.jaipur@cioins.co.in	Rajasthan.
ERNAKULAM	Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@cioins.co.in	Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry.
KOLKATA	Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@cioins.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands.
LUCKNOW	Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@cioins.co.in	Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
MUMBAI	Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054.	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.

	Tel.: 69038821/23/24/25/26/27/28/28/29/30/31 Fax: 022 - 26106052 Email: bimalokpal.mumbai@cioins.co.in	
NOIDA	Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddha Nagar, U.P-201301. Tel.: 0120-2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur..
PATNA	Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building,, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@cioins.co.in	Bihar, Jharkhand.
PUNE	Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@cioins.co.in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.

Grievance may also be lodged at IRDAI Integrated Grievance Management System - <https://igms.irda.gov.in/>