SBI general INSURANCE

SURAKSHA AUR BHAROSA DONO

INTRODUCING

SAPPHIRE SUPER TOP -UP

HEALTH INSURANCE TO SAFEGUARD YOU & YOUR FAMILY

Exclusively for
SBI Salary Package Account Holders

SBIG Group Super Top-Up Sapphire Plan provides an additional coverage which ensures your finances are secured. If your health insurance policy exhausts during hospitalization, this plan provides an enhanced cover ensuring you can afford the best quality of healthcare for you and your loved ones.

WHO CAN BUY THIS POLICY?

This policy can be bought by any individual for self and family **having Salary package account with State Bank of India** aged between 18 and 63 years

Note: This policy is subject to salary should be credited in SBI account and premium payment for this policy would be processed through SBI salary account.

WHAT ARE THE KEY FEATURES?

- **Inpatient Hospitalization**
- **AYUSH Treatment**
- **Flat Premium for Family**
- **Wide Sum Insured Options: 10 lakhs, 15 lakhs, 30 lakhs, 50 lakhs (with Deductibles from 2 lakhs to 5 lakhs)**

WHAT DOES THIS POLICY COVER?

- **Inpatient Care:** Covers medical expenses incurred during admission in Hospital beyond 24 hours
- **Day Care Treatment:** Medical Expenses covered up to Sum Insured
- **Pre-Hospitalization Medical Expenses:** Covered prior to 60 days of hospitalization
- **Post-Hospitalization Medical Expenses:** Covered up to 90 days post hospitalization
- **Modern Treatment:** Medical Expenses covered up to 50% of Sum Insured
- **Alternative Treatment:** Medical Expenses covered up to Sum Insured
- **Domiciliary Hospitalization:** Medical Expenses covered up to 20% Sum Insured
- **Emergency Ground Ambulance:** Covers expenses up to the limit of ₹2000/- per hospitalization

WHAT IS THE WAITING PERIOD?

Initial Waiting Period	30 days
Pre-Existing Disease	24 months
Specific Illness/ Disease(s)	24 months

WHAT IS NOT COVERED UNDER THIS POLICY?

Following is a partial list of the policy exclusions. Please refer to the policy document for the complete list of exclusions:

- Investigation & Evaluation
- Rest Cure, rehabilitation, and respite care
- Obesity/ Weight Control
- Change of Gender treatments
- Cosmetic or plastic Surgery
- Hazardous or Adventure sports
- Breach of law
- Excluded Providers
- Treatment for, Alcoholism, drug or substance abuse or any addictive condition and consequences thereof
- Refractive Error
- Unproven Treatments
- Sterility and Infertility
- Maternity

Note: The above exclusions are only indicative in nature. For Complete details. Please read the policy wordings on our website (www. sbigeneral.in)

WHAT IS THE MINIMUM AND MAXIMUM ENTRY AGE LIMIT?

Minimum (ADULT)	18 years
Maximum (ADULT)	63 years
Minimum (CHILD)	91 DAYS
Maximum (CHILD)	25 YEARS
FAMILY DEFINITION	Self (Mandatory), Spouse and Maximum 2 children

No pre-policy medical tests required for individuals up to the age of 55 with no medical history.

WHAT IS THE SUM INSURED AND DEDUCTIBLE OPTIONS AVAILABLE?

10 Lakhs SI with 2 Lakhs deductible	15 Lakhs SI with 2 Lakhs deductible	30 Lakhs SI with 3 Lakhs deductible	50 Lakhs SI with 5 Lakhs deductible

Deductible under the policy will apply on aggregate basis towards hospitalisation expenses incurred during the policy period.

WHAT IS THE TENURE OPTION AVAILABLE?

Annual

WHAT ARE THE RENEWAL CONDITIONS?

- This Policy may be renewed by mutual consent every year.
- If renewed, the renewal premium must be paid to the Insurer on or before the expiry date or renewal date.
- Renewability is subject to premium payment for this policy would be processed through SBI Salary account.
- A Grace Period of 30 days is allowed for renewal of the policy. This will be counted from the day immediately following the premium due date.
- During the Grace Period a payment can be made to renew/continue the Policy without losing any benefit.
- Continuity of coverage will be given only if premium is received on time. Coverage is not available for the period for which no premium is received.

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 CLAIM TEAM WILL:

Provide assistance in emergency situations

Keep you informed about progress of your claim

HOW DO YOU MAKE A CLAIM?

1800 22 1111/1800 102 1111

customer.care@sbigeneral.in

"CLAIM" to 561612

www.sbigeneral.in

RATE CHART (All amounts are in INR)

FAMILY COMBINATION	PER FAMILY RATES (INCLUSIVE OF GST)			
	10 lakhs cover with 2 lakhs deductible	15 lakhs cover with 2 lakhs deductible	30 lakhs cover with 3 lakhs deductible	50 lakhs cover with 5 lakhs deductible
2A + 2C	₹1,869	₹1,988	₹2,020	₹2,929
2A + 1C	₹1,727	₹1,837	₹1,881	₹2,728
2 ADULTS	₹1,653	₹1,758	₹1,796	₹2,604
1 ADULT	₹1,521	₹1,618	₹1,649	₹2,391
1A + 1C	₹ 1,703	₹1,812	₹1,847	₹2,678
1A + 2C	₹1,806	₹1,921	₹1,958	₹2,839

RENEWAL RATES ABOVE 63 YEARS OF AGE (Applicable as per Renewal Terms only)				
FAMILY COMBINATION	10 lakhs cover with 2 lakhs deductible	15 lakhs cover with 2 lakhs deductible	30 lakhs cover with 3 lakhs deductible	50 lakhs cover with 5 lakhs deductible
2A + 2C	₹3,638	₹3,871	₹3,934	₹5,704
2A + 1C	₹3,362	₹3,577	₹3,663	₹5,311
2 ADULTS	₹3,217	₹3,423	₹3,496	₹5,070
1 ADULT	₹2,961	₹3,150	₹3,211	₹4,656
1A + 1C	₹3,317	₹3,528	₹3,596	₹5,215
1A + 2C	₹3,516	₹3,740	₹3,812	₹5,527

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