

NEW PLAN

SUPER HEALTH INSURANCE



“Comprehensive
health insurance aur
unmatched **protection** dono

Super Health Insurance- Prime

SBI General Insurance brings you an Umbrella Protection, a first-of-its-kind product that offers an all-inclusive health insurance product to cater to all your needs.

The SBI General Super Health Insurance, a comprehensive product for ultimate protection.

Who Can Buy This Policy?

- This Policy can be taken on Individual or Family floater basis as per the below family definitions:

Individual: Self, legally married spouse, son, son-in-law, daughter, daughter-in-law, father, mother, brother, brother-in-law, sister, sister-in-law, mother-in-law, father-in law, grandmother, grandfather, grandson, granddaughter, uncle, aunt, nephew, niece, or any other relationship having an insurable interest.

Family Floater: Self, legally married spouse, dependent children (natural/legally adopted), Parents and/or Parents-in-law.

- Entry age for adults is 18 years & for dependent children 91 days to 30 years.
- Super Health Insurance has no restriction on the maximum limit for the entry age for proposer and his/her family members.

What Are The Key Benefits Of The Policy?



ReInsure Benefit



Annual Health Check-up



Claims Shield



Home Health Care

Claims Shield Protection

What Are the Different Benefit Covers ?



Reinsure Benefit

Unlimited Reinstatement of Sum Insured at no extra premium for additional protection, which becomes payable from the first claim itself, for each and every claim in a policy year.



Claims Shield

Covers the payment of consumables like gloves, masks, cotton, bandages and so on to minimise your out of pocket expenses.



Comprehensive Hospitalisation Coverage

What Does The Policy Cover?



HOSPITALISATION COVERS

- ▶ Covers Medically Necessary Treatment of an Insured Person due to Illness or Injury sustained or contracted during the Policy Period subject to availability of Sum Insured.



Inpatient Hospitalisation

- ▶ Room rent and boarding expenses as specified in Policy Schedule.
- ▶ Intensive Care Unit Expenses/Intensive Cardiac Care Unit (ICCU) expenses as specified in Policy Schedule.
- ▶ Nursing Expenses as provided by the Hospital
- ▶ Surgeon, Anaesthetist, Medical Practitioner, Consultants, Specialist Fees.
- ▶ Anaesthesia, blood, oxygen, operation theatre charges, surgical appliances.
- ▶ Consultation fees including Telemedicine by Medical Practitioner.
- ▶ Medicines, drugs, and consumables.
- ▶ Diagnostic procedures.
- ▶ The Cost of prosthetic and other devices or equipment if implanted internally during a Surgical Procedure.



Shared Accommodation Cash Benefit

- ▶ Daily cash amount of ₹500 per day (maximum up to ₹4000) if Hospitalised in shared accommodation in a Network Provider Hospital and the Hospitalisation exceeds 48 hours.

Reinsure Benefit



Reinsure Benefit (Related and Unrelated Illness Both)

- ▶ Refill up to maximum of 100% of Base Sum Insured, unlimited times in a policy year. This benefit is triggered and becomes payable for each and every claim from the first claim itself in a policy year.



Emergency Road Ambulance Cover

- ▶ Cover for expenses incurred up to the limit of ₹3000 per hospitalisation, on Road Ambulance Services.



Air Ambulance Cover (Domestic)

- ▶ Expenses incurred, upto ₹2 lacs, during the Policy Year, towards Ambulance transportation in an airplane or helicopter for Emergency Care.



Organ Donor Expenses

- ▶ Medical expenses up to Base Sum Insured, towards organ donor's Hospitalisation for harvesting of the donated organ where an Insured Person is the recipient.

Home Health Care



Pre-hospitalisation Medical Expenses

- ▶ Pre-Hospitalisation Medical Expenses for a duration of 60 days immediately prior to the date of Hospitalisation.



Post-hospitalisation Medical Expenses

- ▶ Post-Hospitalisation Medical Expenses for a duration of 90 days from the date of discharge.



Day Care Treatment

- ▶ Medical Expenses incurred under any Day Care Treatment during the Policy Period following an Illness or Injury, up to the Base Sum Insured.



Domiciliary Hospitalisation

- ▶ Medical Expenses incurred for Domiciliary Hospitalisation during the Policy Period following an Illness or Injury, actuals up to Base Sum Insured and are indemnified on Reimbursement Basis only.



Home Health Care

- ▶ Medical Expenses incurred on availing treatment at Home during the Policy Year for actuals, up to the Base Sum Insured, if prescribed in writing by the treating Medical Practitioner.

Modern Treatment/ Advanced Procedures



Bariatric Surgery Cover

- ▶ Coverage for medical expenses up to ₹50,000, in case of hospitalisation on the advice of a Medical Practitioner, because of conditions which require Bariatric Surgery.



Modern Treatments/Advanced Procedures

- ▶ Medical expenses incurred by the Insured Person for procedures/treatments listed in the Policy Schedule, either as Inpatient Care Treatment or as a part of Day-Care Treatment, will be covered up to the Sum Insured.



Enhanced Cumulative Bonus

- ▶ Enhanced Cumulative Bonus (ECB) will be applied by 50% of the Base Sum Insured of immediate preceding Policy Year in respect of each claim free Policy Year.



Claims Shield

- ▶ Expenses related to Listed Non payable items related to Hospitalisation/In-patient claims become payable under this benefit.



Annual Health Check-up

- ▶ The Insured Person may avail a health check-up, only for preventive purposes, up to ₹2500 (1st renewal onwards/year) as specified in Policy Schedule.



AYUSH Treatment

- ▶ Medical Expenses incurred by the Insured Person for Inpatient Care under Ayurveda, Unani, Siddha and Homeopathy systems of medicines during each Policy Year.

Optional Covers

Optional covers can be opted by the customer as required.



Enhanced Reinsure Benefit

- ▶ Refills up to 200% of the Base Sum Insured instead of up to 100% (on complete or partial utilization of your existing Policy Sum Insured, including Enhanced Cumulative Bonus).



Enhanced Cumulative Bonus Safeguard (if claim amount is ₹1 Lac or less)

- ▶ Protects the percentage of Enhanced Cumulative Bonus as specified in the Policy Schedule at subsequent renewal.



Wellness Benefit

- ▶ The Insured Person may avail wellness services as mentioned in the Policy Schedule.

The services may include any or all as specified in the Policy Schedule:

- Health Assistance. (A.I. Personal Fitness coaching)
- Dietician and Nutrition E-consultation.
- Unlimited Gym Membership.

▶ Walk Healthy Benefit

We will offer a discount on Renewal premium if the eligible Insured Person(s) achieves the health points target on the mobile application provided by us.

▶ Gym membership

- (3+3+3+3) - Eligible Customer must utilise Gym Services at least once every quarter (3 month periods from policy start date) to activate the next quarter.

Optional Covers



Aggregate Deductible

- ▶ The Insured Person shall bear on his/her own account an amount equal to the opted deductible specified in the Policy Schedule for all admissible claims made by the Insured Person and assessed by the Company in a Policy Year.



Additional Basic Sum Insured for Accident

- ▶ Provides an additional double of Base Sum Insured towards Medical Expenses incurred for In-Patient Hospitalisation Treatment. This cover is applicable only for an Emergency caused solely and directly due to an Accident-causing Injury, of the Insured Person who is Hospitalised for the treatment of such Injury.



Co-payment

- ▶ 10% or 20% Co-Payment as specified in the Policy Schedule, shall be applied on each and every admissible claim after Deductible.

Lifelong Renewability With Multiple Sum Insured Options

How Can You Cover Yourself?



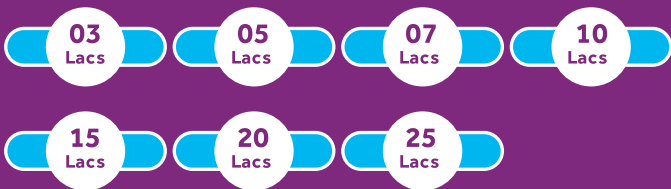
INDIVIDUAL



FAMILY FLOATER BASIS

In a family floater Policy, a maximum of 4 adults and any number of children can be covered.

What Are The Sum Insured Options Available?



What Is The Waiting Period?

- ◆ 30 days initial waiting period for all illnesses in the first year that is not applicable in subsequent renewals.
- ◆ 90 days for Hypertension, Diabetes, Cardiac Condition.
- ◆ 2 years for specific illnesses and treatments as mentioned in the Policy Schedule.
- ◆ 2 years for Pre-existing Diseases.

Other Terms & Conditions

► **Free Look Period -**

The insured person shall be allowed free look period of fifteen days from date of receipt of the policy document to review the terms and conditions of the policy, and to return the same if not acceptable.

► **Migration of Policy -**

The Insured will have the option to migrate the Policy to other health insurance products/ plans offered by the company by applying for migration of the policy at least 30 days before the policy renewal date.





► **Portability -**

The Insured will have the option to port the policy to other insurers by applying at least 45 days before, but not earlier than 60 days from the policy renewal date.




► **Standard Exclusions –**

- Investigation and evaluation purposes
- Obesity/Weight control
- Cosmetic surgery
- Hazardous/Adventure sports
- Breach of Law
- Alcoholism, drug or substance abuse
- Unproven treatments
- Sterility and infertility

Product Benefit Table

Benefits			Prime
Entry Age (Adult)			Min – 18 years Max - No capping
Entry Age (Adult)			91 days to 30 years
Entry Age (Adult)			3 Lacs, 5 Lacs, 7 Lacs, 10 Lacs, 15 Lacs, 20 Lacs, 25 Lacs
Base Covers			
 Eligibility	Family Combination		Up to 4ANC
	Premium Type [Zone Agnostic]		Age Banded
 In-patient Hospitalization Treatment	Inpatient Hospitalization Treatment	Room Rent	Actuals up to Sum Insured
		ICU Charges	Actuals up to Sum Insured
	Shared accommodation Cash Benefit		500 per day, maximum INR 4000
	Pre-hospitalization Medical Expenses (up to Sum Insured)		60 Days
	Post-hospitalization Medical Expenses (up to Sum Insured)		90 Days
	Day Care Treatment (up to Sum Insured)		All day care covered
	Domiciliary Hospitalization		Actuals up to Sum Insured
	Home Health Care		Actuals up to Sum Insured
	Emergency Road Ambulance Cover (per hospitalization)		INR 3000
	Air Ambulance Cover (Domestic)		Up to 2 Lacs
	Organ Donor Expenses		Actuals up to Sum Insured
	Reinsure Benefit (Related and Unrelated illness both)		Unlimited up to 100%
	Bariatric Surgery Cover		Up to INR 50,000
	Modern Treatments/Advanced Procedures		Actuals up to Sum Insured
	AYUSH (In-patient hospitalization)		Actuals up to Sum Insured
	Claims Shield		Non-payable Items (paid up to Sum Insured)
 Value Added Services	Annual Health Check-up		Up to INR 2500 (1 st renewal onwards/year)
 Renewal Benefits	Enhanced Cumulative Bonus (reduction is same proportion in case claim is settled)		50% of Base Sum Insured up to 100%

Product Benefit Table

Optional Covers		
 Base Cover Modifiers	Enhanced Reinsure Benefit	Unlimited up to 200%
	Enhanced Cumulative Bonus Safeguard (if claim amount is 1Lac or less, No reduction in Enhanced Cumulative Bonus)	Covered
	Co-payment	10/20%
	Aggregate Deductible	1 Lac / 2 Lacs / 3Lacs
	Domestic help/staff Indemnity <small>[Room Rent - 2%, ICU - 4%, Bariatric - INR 50,000, (Day Care Treatment, AYUSH, Modern Treatment-up to Sum Insured) Emergency Road Ambulance - INR 3000/Hospitalization] [Min - 18 years/Max - 65 years]</small>	Up to INR 50,000/1 Lac
	Additional Basic Sum Insured (for Accident related hospitalization)	2x
 Wellness	Health Assistance (A.I. Personal Fitness coaching)	Covered
	Dietician and Nutrition E-consultation	Covered
	Walk Healthy Benefit (Collect health benefits by taking steps counted on our App and get discount up to 30% on renewal premium)	Covered
	Unlimited Gym Membership	Covered (3+3+3+3 option)
Waiting Period		
 Waiting Period	Pre-Existing Waiting Period	2 years
	Specific Disease waiting period	2 years
	Initial Waiting Period (Excluding Accidental Hospitalization)	30 days
	Hypertension, Diabetes, Cardiac Condition	90 Days

Seamless Claim Process

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:



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 Hospitalisation or Day Care, please notify us by phone or email.

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 lacs.



SURAKSHA AUR BHAROSA DONO

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Contact Us

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