



general
INSURANCE

SURAKSHA AUR BHAROSA DONO

CORONA RAKSHAK POLICY SBI GENERAL INSURANCE COMPANY LIMITED

Helping India win against COVID-19



Corona Rakshak Policy, SBI General Insurance Company Limited.

Any health problem may disturb the financial planning of an individual. Corona Rakshak Policy, SBI General Company Limited provides lumpsum benefit to the person who is hospitalised and diagnosed with COVID.

Who can buy this policy?

Corona Rakshak Policy can be bought by any individual between the age of 18 years to 65 years on Individual and Family individual basis.

Who Can Buy This Policy?

**AGE
18 yrs.**

Minimum Entry Age:
Adult - 18 years

**AGE
65 yrs.**

Maximum Entry Age:
65 years

What is the minimum & maximum coverage amount?

₹50,000

Minimum Coverage

₹2,50,000

Maximum Coverage

What Does The Policy Cover?



**COVID
COVER**

Lump sum benefit equal to 100% of the Sum Insured, shall be payable on positive diagnosis of COVID, requiring hospitalization for a minimum continuous period of 72 hours. The positive diagnosis of COVID shall be from a government authorized Diagnostic Centre.

Note:

- i. Payment will be made only on Hospitalisation for a minimum continuous period of 72 hours following positive diagnosis for COVID.
- ii. This is a one-time benefit applicable for the entire tenure of the Policy and shall terminate upon payment of this benefit.

 PERIOD OF INSURANCE	<p>The policy can be issued for Three and a half months (3 ½ months), Six and a half months (6 ½ months) & Nine and half months (9 ½ months)</p>
 WAITING PERIOD	<p>The Company shall not be liable for any claim arising for COVID within 15 days from the first policy commencement date.</p>

Exclusions

The Company shall not be liable to make any payment under the policy, in respect of any expenses incurred in connection with or in respect of:

1. Investigation & Evaluation(Code- Excl04)
 - a) Expenses related to any admission primarily for diagnostics and evaluation purposes
 - b) Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment.
2. Any diagnosis which is not related and not incidental to COVID is not covered in this Policy
3. Testing done at a Diagnostic Centre which is not authorized by the Government, shall not be recognized under this Policy
4. Any claim with respect to COVID manifested prior to commencement date of this policy or during the waiting period
5. Cover under this Policy shall cease if the Insured Person travels to any country placed under travel restriction by the Government of India.

What is the Claims Procedure?

- i. The Company shall settle or reject a claim, as the case may be, within 30 days from the date of receipt of last necessary document
- ii. In the case of delay in the payment of a claim, the Company shall be liable to pay interest from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the bank rate
- iii. However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest in any case not later than 30 days from the date of receipt of last necessary document. In such cases, the Company shall settle the claim within 45 days from the date of receipt of last necessary document
- iv. In case of delay beyond stipulated 45 days, the company shall be liable to pay interest at a rate of 2% above the bank rate from the date of receipt of last necessary document to the date of payment of claim.

Premium Chart (Exclusive of GST)

Individual Plan  6.5 months	Age Band	Sum Insured In Rupees				
		50,000	1,00,000	1,50,000	2,00,000	2,50,000
	18-49 yrs.	445	890	1,335	1,780	2,225
	50-65 yrs.	568	1,136	1,705	2,273	2,841

Individual Plan  6.5 months	Age Band	Sum Insured In Rupees				
		50,000	1,00,000	1,50,000	2,00,000	2,50,000
	18-49 yrs.	816	1,632	2,448	3,264	4,079
	50-65 yrs.	1,042	2,083	3,125	4,167	5,208

Individual Plan  9.5 months	Age Band	Sum Insured In Rupees				
		50,000	1,00,000	1,50,000	2,00,000	2,50,000
	18-49 yrs.	1,113	2,225	3,338	4,450	5,563
	50-65 yrs.	1,420	2,841	4,261	5,682	7,102

Please Note: Above rates are excluding GST

Premium Chart (Inclusive of GST)

Individual Plan  3.5 months	Age Band	Sum Insured In Rupees Premium Chart				
		50,000	1,00,000	1,50,000	2,00,000	2,50,000
	18-49 yrs.	525	1,050	1,575	2,101	2,626
	50-65 yrs.	670	1,341	2,011	2,682	3,352

Individual Plan  6.5 months	Age Band	Sum Insured In Rupees				
		50,000	1,00,000	1,50,000	2,00,000	2,50,000
	18-49 yrs.	963	1,926	2,888	3,851	4,814
	50-65 yrs.	1,229	2,458	3,688	4,917	6,146

Individual Plan  9.5 months	Age Band	Sum Insured In Rupees				
		50,000	1,00,000	1,50,000	2,00,000	2,50,000
	18-49 yrs.	1,313	2,626	3,939	5,251	6,564
	50-65 yrs.	1,676	3,352	5,028	6,705	8,381

Please Note: Above rates are including 18% GST

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 one which may extend to Rs. 10 lakhs.



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SBI General Insurance Company Limited Corporate & Registered Office:

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