



**SBI**

**general**  
INSURANCE

SURAKSHA AUR BHAROSA DONO

## **SARAL SURAKSHA BIMA SBI GENERAL INSURANCE COMPANY LIMITED**

Comprehensive Protection For  
Complete Peace Of Mind



## **Saral Suraksha Bima, SBI General Insurance Company Limited**

In the hustle of daily life, it's easy to forget to protect yourself and your loved ones. However, we are here to take care of all your needs.

**Saral Suraksha Bima** from SBI General Insurance Company Limited, a product to secure your life and that of your loved ones. So the future does not have to be uncertain. Offering complete protection to you and your family, the Saral Suraksha Bima is the simplest insurance product you can buy.

### **Who Can Buy This Policy?**

Any Individual can take this Policy for himself / herself and / or his / her family on individual basis.

- ▶ "Family" includes Self, Spouse, Dependent Children, Dependent Parents or Dependent Parents-in-Law.
- ▶ Dependent Children (i.e. natural or legally adopted) between 3 months - 25 years. Children above 18 years of age who are financially independent are ineligible for coverage in subsequent renewals.

### **What Are The Key Benefits Of The Policy?**

- ▶ Accidental Death, Permanent Total Disablement, Permanent Partial Disablement.
- ▶ Sum Insured Options between ₹ 2.5 lakhs - ₹ 1 crore in multiples of ₹50,000/-
- ▶ Optional covers of Temporary Total Disablement, Hospitalization due to Accident and Education Grant
- ▶ Cumulative Bonus - SI shall increase by 5% for each claim free year, up to maximum 50% of Sum insured
- ▶ Save tax under Sec. 80D for Hospitalization due to Accident benefit (Tax benefits are subject to change in tax laws)\*
- ▶ Multiple Policy types – Individual and Family Individual

# Comprehensive Cover For Death, Disablement and Hospitalisation

## What Does The Policy Cover?

### Base Cover



Accidental Death



Permanent Total Disablement



Permanent Partial Disablement

### Optional Covers\*\*



Temporary Total Disablement



Hospitalization Expenses due to Accident



Education Grant for children in case of death or Permanent Total Disability of Insured

### Cumulative Bonus



Sum insured shall be increased by 5% for each claim free year, provided the policy is renewed without a break. Maximum upto 50% of the sum insured.

## Coverage From 18 Years To 70 Years

### What Is The Minimum & Maximum Entry Age Limit?

**18**  
Yrs

Minimum Entry Age

**70**  
Yrs

Maximum Entry Age

Minimum entry age for dependent children : 3 months to 25 years

### What is the tenure of the policy?

**1**  
Yr

### What Are The Sum Insured Options?

**2.5**  
Lakhs

Minimum coverage

**1**  
Crore

Maximum coverage

Sum insured offered shall be in multiples of ₹ 50,000/-.

### What Are Discounts And Loading?

Discount Type	Discount % on Premium
► Employee discount	► 5%
► Additional Family Member Discount	► 2 Adults = 2.50% ► >=3 Adults = 5%
Loading Type	Loading % on Premium
► Instalment loadings	► Monthly/Quarterly = 2% ► half-yearly/yearly = 0%

## Fair, Transparent & Quick Claim Process

### What Is Not Covered In The Policy?

Death or disablement due to any of the following and the consequences thereof may not be covered:

- ▶ War, invasion, acts of foreign enemy, hostilities, etc
- ▶ Intentional self-injury
- ▶ Incidents while under the influence of intoxicating liquor or drugs or other intoxicants except if the insured is not directly responsible for the injury / accident
- ▶ Aviation or ballooning
- ▶ Breach of law with criminal intent
- ▶ Hazardous or Adventure sports
- ▶ Ionising radiation, nuclear weapons/materials
- ▶ Chemical and biological terrorism

*\*Note: The above information on exclusions is only indicative in nature. For details, please read the policy wordings available on our website ([www.sbigeneral.in](http://www.sbigeneral.in))*

### What Is The Claim Procedure?

Our dedicated and experienced claims team aims 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:



Keep you informed of the progress of your claim

#### How Do You Make a Claim?

-  1800 210 3366 / 1800 210 6366  [sbig.health@sbigeneral.in](mailto:sbig.health@sbigeneral.in)
-  "HEALTHCLAIM" to 561612  [www.sbigeneral.in](http://www.sbigeneral.in)

## **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 liable for a penalty which may extend to ten lakh rupees.



**SURAKSHA AUR BHAROSA DONO**

SBI General Insurance Company Limited

Corporate & Registered Office:

Fulcrum Building, 9th Floor, A & B Wing,  
Sahar Road, Andheri (East), Mumbai - 400099

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## **Contact Us**



**1800 102 1111**



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