



SBI General's Individual Personal Accident Insurance

Experience Life At Every Step By
Securing Every Moment



SBI General's Individual Personal Accident

Life is unpredictable, springing unpleasant surprises when you least want it. How good would it be if you could have someone protecting you from life's small and big hurdles?

SBI General's Individual Personal Accident, a product that secures your family's future by covering loss of life, disabilities etc.

Who Can Buy The Policy?

Any individual can take this Policy for themselves and/or their family.

"Family" means spouse, dependent children, parents & parents-in-law.

What Are the Key Benefits of the Policy?

This is a package product consisting of the following cover options.

- ▶ Policy for salaried, self-employed and entrepreneur
- ▶ Covers loss of life, disabilities and even loss of income - due to accidents
- ▶ Add-on covers for hospital confinement allowance and ambulance charge
- ▶ Permanent Total Disability benefits with add-ons like education benefit and adaption allowances
- ▶ Cumulative bonus



Death And Disability Covered

What Does The Policy Cover?

The following policy options are available:



Accidental Death



Accidental Death + Permanent Total Disability (PTD)



Accidental Death + Permanent Total Disability (PTD) + Permanent Partial Disability (PPD)



Accidental Death + Permanent Total Disability (PTD) + Permanent Partial Disability (PPD) + Temporary Total Disability (TTD)

Permanent Total Disability (PTD) comes with the following benefits at no additional cost



Education Benefit to insured's child and spouse upto ₹50,000/- or 1% of CSI (basic SI), whichever is lower, per person, upto two individuals (children /spouse) on proof of enrolment at Government approved education facility



Adaption allowance of 1% of Sum Insured or ₹25,000/- whichever is less, for modifying the house or vehicle

Add On Covers:



Hospital Confinement Allowance – ₹1000/2000 /3000 per day for maximum 15 days in the Policy period, if accident happens in India



Ambulance Charges including air ambulance – up to 10% AD sum insured subject to maximum of ₹1,00,000/- per policy period. Ambulance cover available for AD Sum Insured > ₹ 5,00,000.

Coverage From ₹1,00,000 To ₹1,00,00,000

How Is The Premium Calculated?

The premium is calculated based on

- ▶ Customers' occupation and location
- ▶ Benefits Opted

What Is The Minimum & Maximum Entry Age Limit?



18
Yrs

Minimum age of entry



65
Yrs

Maximum age of entry for adults



23
Yrs

Maximum age of entry for children

However children from the age of 3 months can be covered if either of the parents is covered.

What Is The Minimum & Maximum Coverage Amount?



1
Lakh

Minimum coverage



1
Crore

Maximum coverage

For Primary insured Sum Insured under Death, Permanent Total Disability (PTD) and Permanent Partial Disability (PPD) will not exceed ₹1,00,00,000 or 120 times gross monthly income, whichever is lower.

Sum Insured for dependent/unemployed insured - 20% of SI of the primary Insured or ₹10,00,000/-, whichever is lower.

What Is The Renewal Policy?

- ▶ This policy may be renewed every year.
- ▶ If renewed, the renewal premium must be paid to the Insurer on or before the end of the policy period
- ▶ A Grace Period of 30 days is allowed for renewal of the policy. 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 within grace period.

Fair, Transparent & Quick Claim Process

What Is Not Covered In The Policy?

- ▶ Suicide or intentionally self-inflicted injury.
- ▶ Accidents due to mental & nervous disorders.
- ▶ Accident while under the influence of intoxicating substances.
- ▶ Accident due to employment in armed forces, airlines or ships.
- ▶ Participation in an actual or attempted felony, riot, crime.
- ▶ Accident during air travel except while traveling as a paying passenger.
- ▶ War or war like situations, riots, coups etc.
- ▶ Nuclear ionizing radiation or contamination from radioactive materials.
- ▶ Dispersal or application of harmful biological or chemical substances.
- ▶ Adventure sports.
- ▶ Childbirth or pregnancy or related complications.
- ▶ Loss caused due to infections (except pyogenic infections which shall occur through an Accidental cut or wound).

Disclaimer: The above information is only indicative in nature. For full details of coverage & exclusions please contact our nearest office and refer to the policy.

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:



Provide assistance in emergency situations



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

"HEALTHCLAIM" to 561612

www.sbigeneral.in

PREMIUM RATE CALCULATION CHART

	Coverage opted on individual basis covering each member of the family separately (at a single point in time)		Coverage opted on individual basis covering multiple members of the family under a single policy (Sum Insured is available for each member of the family)				Coverage opted on family floater basis with overall Sum Insured (Only one Sum Insured is available for the entire family)			
Age of the members insured	Premium (₹)	Sum Insured (₹)	Premium (₹)	Discount, if any Family member discount)	Premium after Discount (₹)	Sum Insured (₹)	Premium or consolidated premium for all members of family (₹)	Floater discount if any	Premium after discount (₹)	Sum Insured (₹)
35 yrs	80	2,00,000	80	5%	76	2,00,000	NA	NA	NA	NA
30 yrs	80	2,00,000	80	5%	76	2,00,000				
60 yrs	80	2,00,000	80	5%	76	2,00,000				
55 yrs	80	2,00,000	80	5%	76	2,00,000				
Total Premium for all members of the Family is Rs. 320/- when each member is covered separately. Sum Insured available for each individual is Rs.2,00,000/-			Total Premium for all members of the Family is Rs. 304/- when they are covered under a single policy. Sum Insured available for each family member is Rs. 2,00,000/-				NA			

Note:

- Premium rates are specified in the above illustration is standard premium rates without considering any loading. Also, the premium rates are exclusive of taxes applicable.
- The above illustration is for Individual Personal Accident (Table A - Accidental Death Benefit : Risk Catagory I + Metro / Major benefit)
- Family size is considered 4 members.
- Illustration is given for Sum Insured 2 Lac.
- please note above rates are exclusive GST.

PREMIUM RATE CALCULATION CHART

	Coverage opted on individual basis covering each member of the family separately (at a single point in time)		Coverage opted on individual basis covering multiple members of the family under a single policy (Sum Insured is available for each member of the family)				Coverage opted on family floater basis with overall Sum Insured (Only one Sum Insured is available for the entire family)			
Age of the members insured	Premium (₹)	Sum Insured (₹)	Premium (₹)	Discount, if any Family member discount)	Premium after Discount (₹)	Sum Insured (₹)	Premium or consolidated premium for all members of family (₹)	Floater discount if any	Premium after discount (₹)	Sum Insured (₹)
35 yrs	100	2,00,000	100	5%	95	2,00,000	NA	NA	NA	NA
30 yrs	100	2,00,000	100	5%	95	2,00,000				
60 yrs	100	2,00,000	100	5%	95	2,00,000				
55 yrs	100	2,00,000	100	5%	95	2,00,000				
Total Premium for all members of the Family is Rs. 400/- when each member is covered separately. Sum Insured available for each individual is Rs.2,00,000/-			Total Premium for all members of the Family is Rs. 380/- when they are covered under a single policy. Sum Insured available for each family member is Rs. 2,00,000/-				NA			

Note:

- Premium rates are specified in the above illustration is standard premium rates without considering any loading. Also, the premium rates are exclusive of taxes applicable.
- The above illustration is for Individual Personal Accident (Table B - Accidental Death (AD) + Permanent Total Disability (PTD) : Risk Catagory I + Metro / Major benefit)
- Family size is considered 4 members.
- Illustration is given for Sum Insured 2 Lac.
- please note above rates are exclusive GST.

PREMIUM RATE CALCULATION CHART

	Coverage opted on individual basis covering each member of the family separately (at a single point in time)		Coverage opted on individual basis covering multiple members of the family under a single policy (Sum Insured is available for each member of the family)				Coverage opted on family floater basis with overall Sum Insured (Only one Sum Insured is available for the entire family)			
Age of the members insured	Premium (₹)	Sum Insured (₹)	Premium (₹)	Discount, if any Family member discount)	Premium after Discount (₹)	Sum Insured (₹)	Premium or consolidated premium for all members of family (₹)	Floater discount if any	Premium after discount (₹)	Sum Insured (₹)
35 yrs	126	2,00,000	126	5%	120	2,00,000	NA	NA	NA	NA
30 yrs	126	2,00,000	126	5%	120	2,00,000				
60 yrs	126	2,00,000	126	5%	120	2,00,000				
55 yrs	126	2,00,000	126	5%	120	2,00,000				
Total Premium for all members of the Family is Rs. 504/- when each member is covered separately. Sum Insured available for each individual is Rs.2,00,000/-			Total Premium for all members of the Family is Rs. 480/- when they are covered under a single policy. Sum Insured available for each family member is Rs. 2,00,000/-				NA			

Note:

- Premium rates are specified in the above illustration is standard premium rates without considering any loading. Also, the premium rates are exclusive of taxes applicable.
- The above illustration is for Individual Personal Accident (Table C - Accidental Death (AD) + Permanent Total Disability (PTD) + Permanent Partial Disability (PPD) : Risk Category I + Metro / Major benefit)
- Family size is considered 4 members.
- Illustration is given for Sum Insured 2 Lac.
- please note above rates are exclusive GST.

PREMIUM RATE CALCULATION CHART

	Coverage opted on individual basis covering each member of the family separately (at a single point in time)		Coverage opted on individual basis covering multiple members of the family under a single policy (Sum Insured is available for each member of the family)				Coverage opted on family floater basis with overall Sum Insured (Only one Sum Insured is available for the entire family)			
Age of the members insured	Premium (₹)	Sum Insured (₹)	Premium (₹)	Discount, if any Family member discount)	Premium after Discount (₹)	Sum Insured (₹)	Premium or consolidated premium for all members of family (₹)	Floater discount if any	Premium after discount (₹)	Sum Insured (₹)
35 yrs	208	2,00,000	208	5%	198	2,00,000	NA	NA	NA	NA
30 yrs	208	2,00,000	208	5%	198	2,00,000				
60 yrs	208	2,00,000	208	5%	198	2,00,000				
55 yrs	208	2,00,000	208	5%	198	2,00,000				
Total Premium for all members of the Family is Rs. 832/- when each member is covered separately. Sum Insured available for each individual is Rs.2,00,000/-			Total Premium for all members of the Family is Rs. 792/- when they are covered under a single policy. Sum Insured available for each family member is Rs. 2,00,000/-				NA			

Note:

- Premium rates are specified in the above illustration is standard premium rates without considering any loading. Also, the premium rates are exclusive of taxes applicable.
- The above illustration is for Individual Personal Accident (Table D - Accidental Death (AD) + Permanent Total Disability (PTD) + Permanent Partial Disability (PPD) + Temporary Total Disability (TTD) : Risk Catagory I + Metro / Major benefit)
- Family size is considered 4 members.
- Illustration is given for Sum Insured 2 Lac.
- please note above rates are exclusive 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 liable for a penalty which may extend to ten lakh rupees.



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