

- Accident while operating or learning to operate any aircraft or ship, or performing duties as a member of the crew on any aircraft or ship.
- Any accident/loss arising out of War, civil war, invasion, insurrection, revolution, act of foreign enemy, hostilities (whether War be declared or not), rebellion, mutiny, use of military power or usurpation of government or military power;
- Any injury caused by, contributed to, by or arising from nuclear ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel (including any self-sustaining process of nuclear fission) or nuclear weapons material or nuclear equipment or any part of that equipment
- The dispersal or application of pathogenic or poisonous biological or chemical materials; The release of pathogenic or poisonous biological or chemical materials, or Congenital anomalies or any complications or conditions arising there from
- Participation in winter sports, skydiving/parachuting, hand gliding, bungee jumping, scuba diving, ballooning, mountain climbing (where ropes or guides are customarily used), all forms of skiing (including but not limited to snow or water), riding or driving in races or rallies using a motorized vehicle or bicycle, caving or pot-holing, hunting or equestrian activities, skin diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating outside coastal waters (2 miles), participation in any Professional Sports, any bodily contact sport or/and any other hazardous or potentially dangerous sport for which You are untrained.
- Any loss resulting directly or indirectly, contributed or aggravated or prolonged by childbirth or from pregnancy,
- Committing breach of law with criminal intent.
- Loss caused directly or indirectly, wholly or partly by infections (except pyogenic infections which shall occur through an Accidental cut or wound) or any other kind of Disease.

The Fast, Fair & Transparent Claim procedure that will keep you in control

SBI General's dedicated and experienced claims team aim to deliver you a differentiated customer service of a fast, fair, convenient and transparent claims process for the management and settlement of your claim.

At SBI General, our philosophy is to always look for ways to pay valid claims in a fair and timely manner. Our claims service will:

- Provide assistance in emergency situations
- Keep you informed of the progress of your claim

What's more, our skilled staffs are empowered to act and make decisions, so that your claim is processed as quickly and efficiently as possible. This should help you get back in control as quickly as possible.

About SBI General Insurance

SBI General Insurance Company Limited is a joint venture between the State Bank of India and Insurance Australia Group (IAG). State Bank of India enjoys the largest banking franchise in India. Along with its 5 Associate Banks, SBI Group has the unrivalled strength of over 19,000 branches across the country, arguably one of the largest in the world.

Insurance Australia Group Limited (IAG) is an international general insurance group, with operations in Australia, New Zealand, the United Kingdom and Asia. IAG's businesses underwrite around A\$11 billion of premium per annum.

SBI General's current geographical coverage extends to 60+ cities pan India. We are currently serving 3 key customer segments i.e. Retail Segment (catering to Individual & Families), Corporate Segment (catering mid to large size Companies) and SME Segment. Current Policy offering of SBI General covers Motor, Health, Personal Accident, Home & Travel Insurance for Individuals and Aviation, Fire, Marine, Package, Construction & Engineering, Liability, Group Health, Group Personal Accident & Miscellaneous Insurance for Businesses.

We also offer the following Policies:

- Private Car Insurance Policy- Package
- Long Term Home Insurance Policy
- Health Insurance Policy
- Hospital Daily Cash Insurance Policy
- Critical Illness Insurance Policy
- Travel Insurance Policy

Disclaimer:

The information in this document is indicative in nature. For more details on risk factors, coverage, terms and conditions, please read the sales brochure and policy wordings carefully before concluding a sale.

For more details, contact:

Call Now (Toll Free)
1800 22 1111 | 1800 102 1111

www.sbigereneral.in



Winner of ET Best BFSI Brands 2016

SBI General Insurance Company Limited
 Corporate & Registered Office: 'Natraj', 101, 201 & 301,
 Junction of Western Express Highway & Andheri - Kurla Road,
 Andheri (East), Mumbai - 400 069.

IRDA Reg. No. 144 dated 15/12/2009 | CIN: U66000MH2009PLC190546 | SBI Logo displayed belongs to State Bank of India and used by SBI General Insurance Co. Ltd. under license. | UIN: IRDA/NL/SBGI/P-P/V.I/46/13-14 | ADBRO/0025/SEP/16-17 | Version 1.3, Sep' 2016 | Print_July 2015_1

Life should continue the way it should.

SBI General's Individual Personal Accident Insurance Policy



INDIVIDUAL PERSONAL ACCIDENT INSURANCE POLICY

Safeguard yourself and your family against life's uncertainties.

Life has the knack of springing unpleasant surprises like accidents and potentially upsetting one's life and causing financial hardship. With SBI General you can be in control and safe guard your family against these uncertainties. At SBI General we believe in being with you at every step and help you take control of your life.

You can take on the challenges life throws at you and secure your family's future with SBI General's Individual Personal Accident Insurance Policy. This Policy is designed to cover Loss of Life, Disabilities and Income due to an Accident.

What are the key benefits or features of SBI General's Individual Personal Accident Insurance Policy?

- Policy for self employed, salaried and business class people
- Add-on Covers available including Hospital Confinement Allowance and Ambulance charges
- Permanent Total Disability (PTD) benefit comes with add-ons like Education Benefit & Adaption Allowance at no additional cost
- Cumulative Bonus available
- Policy covers - Loss of life due to accident, Disabilities due to accident and Income loss due to accident

What is the scope of cover for this Policy?

SBI General's Individual Personal Accident Insurance Policy has 'Accidental Death' as compulsory cover and 'PTD, PPD and TTD' as optional covers. Insured may opt for any of the following coverage options -

- Table A – Accidental Death
- Table B – Accidental Death + Permanent Total Disability (PTD)
- Table C – Accidental Death + Permanent Total Disability (PTD) + Permanent Partial Disability (PPD)
- Table D – Accidental Death + Permanent Total Disability (PTD) + Permanent Partial Disability (PPD) + Temporary Total Disability (TTD)

In case of family option, every member of the family has option to choose from the benefits given above. However the benefits chosen by family members should not be more than the benefit chosen by primary insured.

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

1. Education benefit: Death and Permanent Total Disability claim entitle the insured's child and spouse to Education Benefit of Rs.50,000/- or 1% of CSI (basic SI), whichever is lower for each child/spouse, to maximum two individuals (children/spouse) on proof of enrolment at a Government approved education facility.

2. Adaption allowance of Rs.25000 or 1% of CSI (basic SI), whichever is lower towards cost of modifying insured house or vehicle to combat disability.

What are the Add-on covers available for this Policy?

1. Hospital Confinement Allowance: The per day allowance of Rs.1000 / 2000 / 3000 with a maximum coverage for 15 days for the entire policy period, if insured is admitted in a Hospital due to Injury or Accident that occurs within the Republic of India.

2. Ambulance Charges including Air Ambulance: 10% of Accidental Death Sum Insured subject to maximum of Rs.1,00,000 per policy period towards expenses incurred for availing an Ambulance Service. Ambulance cover available only when Accidental Death Sum Insured is Rs.5,00,000 and more. The expenses are payable if incurred for availing an Ambulance Service (including Air Ambulance) to transfer the Insured Person to a Hospital from the location of Accident or Injury or from one Hospital to other Hospital or from Hospital to place of residence in case of death or PTD.

Who can buy this Policy?

The minimum age of entry for SBI General's Individual Personal Accident Insurance Policy is 18 years. However Children from the age of 3 months can be covered subject to either of the parents is concurrently covered with the same Policy. The Maximum age of entry for the policy for adults is 65 years and for children is 23 years.

Family cover option is available, where family means the Primary Insured Person, legal spouse, dependent children, dependent parents and dependent parents-in-law.

What is Cumulative Bonus?

If the insured person does not have any claim in the expiring policy, and the policy is renewed without any break then, he is entitled to 5% of Sum Insured as cumulative bonus for every such claim free year subject to maximum of 50% cumulative bonus.

In case of a claim, the Cumulative Bonus if any under the policy will get reduced by 5% at the time of renewal. This cumulative bonus is applicable only to Accidental Death, Permanent Partial Disability and Permanent Total disability benefits.

What is the minimum & maximum coverage possible under this Policy?

The minimum coverage available under this policy is Rs.1,00,000 and the maximum coverage available is Rs.1,00,00,000. Sum Insured for Accidental Death Benefit / Permanent Total Disability is limited to 120 times monthly gross income or 10 times the annual gross earnings from gainful employment/occupation.

Sum Insured to dependent children, dependant parents, parents in law and non working spouse is limited to 20 % of Sum Insured of the Primary Insured or Rs.10,00,000/- whichever is less.

Weekly Indemnity under the Temporary Total Disablement benefit is –1% of Accidental Death Sum Insured subject to Max of Rs.10,000/- per week, up to maximum of 104 weeks.

Note: For Accidental Death Sum Insured of above 25 Lakhs, copy of self attested latest income proof (latest 3 Salary Slips / Form 16 / IT return) needs to be provided along with the completed Proposal Form.



What does Individual Personal Accident Insurance Policy Premium depend upon?

The premium depends majorly on the below given points:

- Customer's occupation and location
- Benefit Covers opted for

What is SBI General's Policy on Renewal?

This Policy may be renewed every year and in such event, the renewal premium shall be paid to Insurer on or before the date of expiry of the Policy or of the subsequent renewal thereof. However Insurer shall not be bound to give notice that such renewal premium is due. Also, Insurer may exercise option not to renew the Policy on grounds of fraud misrepresentation, or suppression of any material fact either at the time of taking the Policy or any time during the currency of the earlier policies.

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 which a payment can be made to renew or continue the Individual Personal Accident Policy in force without loss of continuity benefits (Cumulative Bonus). Coverage is not available for the period for which no premium is received and Insurer has no liability for the claims arising during this period.

What are the major exclusions under this Policy?

Some of the major exclusions are:

- Accident resulting from Suicide, attempted suicide (whether sane or insane) or intentionally self-inflicted injury, mental or nervous disorder.
- Accident arising out of and in the course of employment in any branch of the Military or Armed Forces of any country, whether in peace or War.
- Accident while being under the influence or abuse of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a physician and taken as prescribed
- Participation in an actual or attempted felony, riot, crime, misdemeanour, or civil commotion
- Accident during air travel except as a fare paying passenger on a recognized airline or charter aircraft