

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 Hospital Daily Cash Insurance Policy in force without loss of continuity benefits such as waiting periods and coverage of pre-existing diseases. The continuity of coverage for all the covers under the expiring policy will be subject to receiving appropriate premium for the same. 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 for this policy?**

The Company will not be liable under the Policy in respect of payment towards treatment taken due to

- Any condition, ailment or injury or related condition(s) for which you have been diagnosed, received medical treatment, had signs and / or symptoms, prior to inception of your policy Any disease contracted during the first 30 days of commencement of the policy.
- Certain diseases/surgeries like Hernia, Hydrocele etc shall be covered after a waiting period of 1 year.
- Certain diseases like cataract, Hysterectomy shall be covered after a waiting period of 2 years.
- Joint replacement surgery shall be covered after a waiting period of 3 years except done due to an accident.
- Treatment arising from or traceable to pregnancy (whether uterine or extra uterine) and childbirth including caesarean section, and/or any treatment related to prenatal and postnatal care.
- Treatment for any mental disease / illness, psychiatric or psychological disorders.
- All expenses related to AIDS and related diseases.
- Use or abuse of any substance, drug or alcohol and treatment for de-addiction.
- "Day care Treatments" as defined under the policy are excluded from the scope of the Policy

**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)

**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, Travel & Home 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 for Individual & Families :**

- Health Insurance Policy - Retail
- Critical Illness Insurance Policy
- Personal Accident Insurance Policy
- Private Car Insurance Policy-Package
- Travel Insurance Policy
- Long Term Home 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**

sms 'HEALTH' to 561612 | [www.sbigeneral.in](http://www.sbigeneral.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.

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At times, even small things make a big difference.

**SBI General's Hospital Daily Cash Insurance Policy**




## Flexible Plan Options

### HOSPITAL DAILY CASH INSURANCE POLICY

Your greatest wealth is your health & everybody has differing levels of control over their own wellbeing. Life follows no fixed pattern and sudden Illness / Disease or Accidental bodily injury can sometimes leave you financially hurt and highly stressed. With SBI General's Hospital Daily Cash Insurance Policy you can be in control of situations like this. The Policy provides you with fixed benefit for each day of hospitalization irrespective of the actual medical cost. Thus, provides you with additional protection & takes care of additional expenses which are not covered under your Health Insurance Policy such as like traveling, food etc.

#### What are the key benefits of the Policy?

- Covers daily hospitalization expense for each continuous & completed period of 24 hour hospitalization
- Covers ICU hospitalization expense up to twice the daily benefit
- Accident hospital confinement expense up to twice the daily benefit
- Fixed lump sum to take care of Convalescence expenses
- Maximum age of entry is 65 years
- Flexible Plan options – Max.30 days & 60 days coverage.
- 4 Options to choose in terms of daily benefit amount – Rs.500, Rs.1000, Rs.1500 & Rs.2,000
- The premium paid is exempt from Income Tax under Sec 80 D of Income Tax Act (Tax benefits are subject to change in tax laws)

#### What is the scope of cover under SBI General's Hospital Daily Cash Insurance Policy?

In the event of Accidental Bodily Injury or Sickness first occurring or manifesting itself during the Policy Period and causing the Insured's Hospitalisation, a hospitalization benefit will be payable as per the conditions below and subject to the Deductible as defined:

## Max. Age of Entry - 65 years



- Hospital Daily Cash benefit for each continuous and completed period of 24 hours of hospitalization;
- Twice the Hospital Daily Cash benefit for each continuous and completed period of 24 hours of Hospitalisation necessitated solely by reason of the said Accidental Bodily Injury. This is applicable for a maximum of 5 days per Hospitalisation subject to maximum of 10 days per Policy Period;
- Twice the Hospital Daily Cash benefit for each continuous and completed period of 24 hours of Hospitalisation within the Intensive Care Unit. This is applicable for a maximum of 7 days per Hospitalisation subject to maximum of 15 days per Policy Period;
- Thrice Hospital Daily Cash benefit or Rs 5,000 whichever is less is payable upon completion of 10 consecutive days of hospitalization in a single admission for convalescence. This benefit is payable only once in a Policy Period.
- The maximum benefit payable will be 30/60 days as stated in Insured's schedule within any Policy Period.
- An excess equivalent to the first 24 hours Hospitalization benefit will be levied on each and every Hospitalisation during the Policy Period.

#### Does SBI General provide any Plan Option?

SBI General's Hospital Daily Cash Insurance Policy provides you with the flexibility in terms of coverage days & the Benefit payable per day.

## Twice the benefit for ICU hospitalisation

#### We have 2 coverage options:

1) 30 days coverage 2) 60 days coverage.

We have 4 options for daily benefit amount. The details as in the following table:

Plan: (Max coverage: 30 Days)				
Benefits	A	B	C	D
Daily Hospitalization benefits due to sickness	500	1000	1500	2000
ICU Hospitalization (max. 7 days) (Max. 15 days per Policy Period)	1000	2000	3000	4000
Accident hospital confinement	1000	2000	3000	4000
Convalescence benefit for hospitalization exceeding consecutive 10 days	Fixed lumpsum amt payable - 3 times benefits payable max 5000, if hospitalization exceeds 10 consecutive days			

Plan: (Max coverage: 60 Days)				
Benefits	A	B	C	D
Daily Hospitalization benefits due to sickness	500	1000	1500	2000
ICU Hospitalization (max. 7 days) (Max. 15 days per Policy Period)	1000	2000	3000	4000
Accident hospital confinement	1000	2000	3000	4000
Convalescence benefit for hospitalization exceeding consecutive 10 days	Fixed lumpsum amt payable- 3 times benefits payable max 5000, if hospitalization exceeds 10 consecutive days			

\*Benefit Amount in INR

The Policy firmly puts you in control by giving you the flexibility to select an appropriate option that is just right for you.



## Tax Exemption Under Sec. 80D\*

#### What is the minimum and maximum age at which one can enter and buy this policy?

The Minimum age of entry for SBI General's Health 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 SBI General.

- The Maximum age of entry for the policy is 65 years

#### What is maximum coverage possible under this Policy?

The Maximum benefit amount payable is Rs. 2,000. However, the Maximum Benefit would be restricted to Rs. 500/- per day with maximum coverage of 30 days for insured persons aged 60 and above and taking a policy with us for the first time.

#### Do I need to undergo Pre-Acceptance Health Check up compulsorily?

Pre-policy health check is indicated based on age and sum insured as per the table below:

Age	Benefit Amount			
	500	1000	1500	2000
0.3-18	NA	NA	NA	✓
19-35	NA	NA	NA	✓
36-45	NA	NA	NA	✓
46-55	✓	✓	✓	✓
> 55	✓	✓	✓	✓

✓ means medical test are applicable

#### 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.

\* Tax benefits are subject to change in tax laws