

Arogya Sanjeevani Policy,
SBI General Insurance Company Limited.

Comprehensive Health Insurance
with Affordable Premium.



SBI General
INSURANCE

Arogya Sanjeevani Policy, SBI General Insurance Company Limited

Health is Wealth! How often have we heard this idiom? But its true meaning dawns only when we land up in a hospital due to an illness or an accident. With the increasing cost of healthcare, even a simple 1-day hospitalization can burn a hole in your pocket.




This is where Arogya Sanjeevani Policy, SBI General Insurance Company Limited helps. It offers financial protection in case of any incident that leads to hospitalization, and also covers pre and post hospitalization treatment.



Who can buy this policy?

- Anyone between the age of 18 - 65 Years.
- Family includes Self, Spouse, Dependent Children, Parents and Parents-in-law only
- Dependent children must be between 3 months - 25 years to avail the benefits.



What does the policy cover?

<p>Hospitalization</p> 	<ul style="list-style-type: none">i) Room Rent, Boarding & Nursing Expenses - 2% of SI subject to max of ₹ 5,000/- per dayii) ICU and ICCU Expenses - 5% of SI subject to max of ₹ 10,000/- per dayiii) Surgeon, Anaesthetist, Blood, Medical Practitioner, Consultants, Specialist Fees whether directly paid to treating doctor/surgeon or Hospitaliv) Anaesthesia, blood, oxygen, operation theatre charges, surgical appliances, medicines and drugs, costs towards diagnostics, diagnostic imaging modalities and similar expensesv) Other Expenses<ul style="list-style-type: none">l) Cataract - 25% of SI subject to max of ₹ 40,000/- per eyeii) Dental treatment due to disease or injuryiii) Plastic surgery due to disease or injuryiv) All day care treatmentsv) Road Ambulance - ₹ 2,000/- per hospitalization
<p>AYUSH Treatment</p> 	<p>Covers Ayurveda, Unnani, Siddha and Homeopathy hospitalization / day care treatment - Up to Sum Insured</p>
<p>Pre-hospitalization Medical Expenses</p> 	<p>30 days - Up to Sum Insured</p>

<p>Post-hospitalization Medical Expenses</p> 	60 days - Up to Sum Insured	
<p>Advanced Procedures</p> 	<ul style="list-style-type: none"> • Uterine Artery Embolization and HIFU • Balloon Sinuplasty • Deep Brain Stimulation • Oral Chemotherapy • Immunotherapy - Monoclonal Antibody to be given as injection • Intra Vitreal Injections • Robotic Surgeries • Stereotactic Radio Surgeries • Bronchial Thermoplasty • Vaporisation of the Prostrate (Green laser treatment or holmium laser treatment) • IONM (Intra Operative Neuro Monitoring) • Stem Cell Therapy (Hematopoietic stem cells for bone marrow transplant for haematological conditions to be covered) 	50% of Sum Insured

5% co-pay applicable on all admissible claim

What are the key features of the policy?

- Minimum Sum Insured: ₹ 1 lakh
- Maximum Sum Insured: ₹ 5 lakhs
- Premium Payment in Installment: Annually, Half Yearly, Quarterly or Monthly
- Cumulative Bonus will accumulate at 5% for every claim-free year provided policy is renewed without break; maximum limit is 50% of SI
- Annual policy - to be renewed every year
- No Health check up - up to 45 yrs with no Pre-Existing Diseases

- Insured has the option to port the policy to other insurers. For ported policies where the insured has had continuous coverage, waiting period will be waived off or recalculated
- Free Look Period of 15 days applicable at the inception of the Policy only and not on renewals or at the time of porting / Migration
- Lifelong renewal
- Option of cashless claims and post-event claim reimbursement
- Minimum entry age is 3 months
- Maximum entry age is 65 years
- Tax savings under Sec 80D

What is the waiting period?

Description	Waiting period
Pre-Existing Diseases	48 months
First Thirty-days period	30 days, except for accidents
Treatment for joint replacement	48 months, except for accidents
Age-related Osteoarthritis & Osteoporosis	48 months, except for accidents
Certain Specific illnesses	24 months

If the insured has had continuous health insurance from another insurer which has been ported to us, then the waiting period might be waived off. Please refer to policy document for more details

Anti rebating warning

As per Section 41 of the Insurance Act 1938, as amended, the practice of rebating is prohibited, as follows:

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 prospectus or tables of the insurer
2. Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to ₹ Ten Lakhs

Fast, Fair and Transparent Claim Management

Our dedicated and experienced claims team aims to deliver a fast, fair, convenient and transparent process to settle your claims. The claims team will

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

How do you make a Claim?

In case of an accident or illness that requires hospitalization or daycare, you can notify either us or our TPA, by call or email.

Type of Hospitalization	Notification period
Planned Hospitalization	Within 48 hours of Hospitalization and before discharge from the Hospital, whichever is earlier
Emergency Hospitalization	Within 24 hours of Hospitalization and before discharge from the Hospital, whichever is earlier

Major Exclusions

- Diagnostic investigations
- Rest cure, rehabilitation & custodial care
- Obesity and weight control for certain cases
- Gender change procedures
- Plastic or cosmetic surgery unless due to illness/injury
- Injury due to adventure sports
- Breach of law
- Alcohol, drug or substance addiction/abuse
- Dietary and OTC supplements unless it's related to an approved event
- Refractive error
- Unproven/experimental treatments
- Sterility and infertility
- Maternity expenses except ectopic pregnancy
- War and war-like situations
- Domiciliary Hospitalization and OPD treatment
- Treatment outside India
- Pre-existing conditions and complications thereof

The above list is only indicative in nature. For details of coverage and exclusion, please refer to the policy document or contact our nearest branch.

Save Tax under Sec 80 D with SBI General

Please note tax benefits are subject to existing tax laws.

Discounts

Discount Type	Discount Percentage
Online Discount	10%
Non Floater Discount	2 Adults - 2.5%
	More Than 3 Adults - 5%
SBI Group Employee Discount	5%

Why SBI General

SBI General Insurance Company Limited commenced its operations in the year 2010 as a joint venture between State Bank of India and Insurance Australia Group (IAG). Pursuant to stake sale by IAG on 27th March 2020, the Company is a joint venture amongst SBI (70%), Napean Opportunities LLP (16.01%), WP Honey Wheat Investment Ltd (9.99%), PI Opportunities Fund-1 (2.35%) and Axis New Opportunities AIF – I (1.65%).

The company offers a wide range of general insurance products in retail and commercial space at affordable prices to make insurance accessible to all individuals and businesses.

The company offers a complete suite of products ranging from Motor, Health, Personal Accident, Travel and Home Insurance in the retail space and products like Aviation, Fire, Marine, Package, Construction & Engineering and Liability Insurance in the commercial space.

SBI General Insurance follows a robust multi-distribution model encompassing Bancassurance, Agency, Broking and Retail Direct Channels. Today, SBI General's Distribution family includes over 21,000 IRDAI certified employees including the State Bank Group employees, and over 8,000 Agents to make insurance easily available even in the remote areas of the country.

SBI General Insurance has established its presence in over 23000 branches of State Bank Group and over 5500 Regional Rural Banks (RRBs). The company's current geographical exposure covers 110+ cities pan India with a presence of another 350+ locations through satellite resources. SBI General Insurance is currently serving three key customer segments i.e. Retail Segment (catering to Individual & Families), Corporate Segment (catering mid to large size companies) and SME Segment.



Call Now (Toll Free)

1800 22 1111 | 1800 102 1111



www.sbigeneral.in



SBI General
INSURANCE

SBI General Insurance Company Limited
Corporate & Registered Office:

'Natraj', 301, Junction of Western Express Highway &
Andheri - Kurla Road, Andheri (East), Mumbai - 400 069.

Disclaimer : SBI General Insurance Company Limited | Corporate & Registered Office: 'Natraj', 301, Junction of Western Express Highway & Andheri - Kurla Road, Andheri (East), Mumbai - 400 069. | The information in the advertisement is indicative in nature. For more details on the risk factor, terms and conditions, please refer to the Sales Brochure and Policy Wordings carefully before concluding a sale. * 'Tax benefits are subject to changes in tax laws' | For SBI General Insurance Company Limited IRDAI 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 : SBIHLIP20180V011920 | ADVERTISEMENT NUMBER: ADBRO/20-21/APR/001