



SURAKSHA AUR BHAROSA DONO

## AROGYA SANJEEVANI POLICY SBI GENERAL INSURANCE COMPANY LIMITED

Comprehensive Health Insurance  
with Affordable Premium



## **Arogya Sanjeevani Policy, SBI General Insurance Company Limited**

Health is Wealth! How often have we heard this saying? However, many of us understand the true value of this saying only when we fall sick. Health is actually wealth; with the rise in medical costs, even simple procedures can cost a lot of money.

### **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.



# AYUSH Treatment Covered

## What Does The Policy Cover?

### Hospitalization



- ▶ Room Rent, Boarding & Nursing Expenses - 2% of SI subject to max of ₹ 5,000/- per day.
- ▶ ICU and ICCU Expenses - 5% of SI subject to max of ₹ 10,000/- per day.
- ▶ Surgeon, Anaesthetist, Blood, Medical Practitioner, Consultants, Specialist Fees whether directly paid to treating doctor/surgeon or Hospital.
- ▶ Anaesthesia, blood, oxygen, operation theatre charges, surgical appliances, medicines and drugs, costs towards diagnostics, diagnostic imaging modalities and similar expenses.
- ▶ Other Expenses.
  - Cataract - subject to a limit of 25% of Sum Insured or ₹ 40,000/-, whichever is lower, per each eye in one policy year.
  - Dental treatment due to disease or injury.
  - Plastic surgery due to disease or injury.
  - All day care treatments.
  - Road Ambulance - ₹ 2,000/- per hospitalization.

### AYUSH Treatment



Covers Ayurveda, Unani, Siddha and Homeopathy Inpatient treatment - Up to Sum Insured.

## 30 Days Pre And 60 Days Post-Hospitalisation Covered

<p><b>Pre-hospitalization Medical Expenses</b></p> 	<p>30 days - Up to Sum Insured</p>	
<p><b>Post-hospitalization Medical Expenses</b></p> 	<p>60 days - Up to Sum Insured</p>	
<p><b>Advanced Procedures</b></p> 	<ul style="list-style-type: none"> <li>▶ Uterine Artery Embolization and HIFU .</li> <li>▶ Balloon Sinuplasty.</li> <li>▶ Deep Brain Stimulation.</li> <li>▶ Oral Chemotherapy.</li> <li>▶ Immunotherapy - Monoclonal Antibody to be given as injection.</li> <li>▶ Intra Vitreal Injections</li> <li>▶ Robotic Surgeries.</li> <li>▶ Stereotactic Radio Surgeries.</li> <li>▶ Bronchial Thermoplasty.</li> <li>▶ Vaporisation of the Prostrate (Green laser treatment or holmium laser treatment).</li> <li>▶ IONM (Intra Operative Neuro Monitoring).</li> <li>▶ Stem Cell Therapy. (Hematopoietic stem cells for bone marrow transplant for haematological conditions to be covered).</li> </ul>	<p>50% of Sum Insured</p>

## 5% Co-pay Applicable On All Admissible Claim

### What Are The Key Features Of The Policy?

- ▶ Minimum Sum Insured: ₹ 50,000
- ▶ Maximum Sum Insured: ₹ 10 Lakh.
- ▶ Premium Payment Annually, Half Yearly, Quarterly or Monthly.
- ▶ Annual policy - to be renewed every year.
- ▶ No Health check up - up to 55 years with no Pre-Existing Diseases.
- ▶ Free Look Period of 15 days .
- ▶ Lifelong renewal.
- ▶ Option of cashless claims and post-event claim reimbursement.
- ▶ Minimum entry age for children is 3 months.
- ▶ Maximum entry age is 65 years.
- ▶ Tax savings under Sec 80D.
- ▶ Cumulative Bonus will accumulate at 5% for every claim-free year provided policy is renewed without break; maximum limit is 50% of SI.

### 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
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.

# Fast, Fair & Transparent Claim Management

## 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 punishable with fine which may extend to ₹10 lakhs.

## What is the Claims Procedure?

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 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.

# Tax Savings under Sec 80D

## Major Exclusions

- ▶ Diagnostic investigations
- ▶ Rest cure, rehabilitation & respite care
- ▶ Obesity and weight control for certain cases
- ▶ Gender change procedures
- ▶ Plastic or cosmetic surgery unless due to illness/injury
- ▶ Injury due to Hazardous or Adventure sports
- ▶ Breach of law
- ▶ Alcohol, drug or substance addiction/abuse
- ▶ Dietary and OTC supplements unless prescribed by a medical practitioner as part of hospitalisation, claim or day care procedure
- ▶ 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

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 80D with SBI General

Please note tax benefits are subject to existing tax laws.

## Discounts



**Non Floater Discount  
for 2 Adults**



**Non Floater Discount  
for more than 3 Adults**

For More Details Contact



**SURAKSHA AUR BHAROSA DONO**

**SBI General Insurance Company Limited**

**Corporate & Registered Office:**

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