

We also offer the following Policies for Individual & Families:

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

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)



**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. | Insurance is the subject matter of the solicitation.  
IRDA/NL-HLT/SBIGI/P-H/V.I/465/13-14 | HNIH001  
ADBRO/0125/JAN/14-15 | Version 1.0, Feb' 2015

For the special few who need  
exclusive medical coverage

## SBI General's Arogya Premier Policy





## No medical tests up to 55 years of age

We understand that High Net-worth Individuals don't like any compromise when it comes to healthcare. **SBI General's Arogya Premier Policy** is exclusively designed to meet special healthcare requirements of such individuals. With wider medical coverage option, HNIs can avail the best medical treatment from top medical experts.

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

- No pre-policy medical test up to the age of 55 years for people with no medical history.
- 142 Day Care expenses covered.
- Coverage of 60 days for Pre Hospitalisation & 90 days for Post Hospitalisation expenses.
- Covers ambulance charges including air ambulance up to ₹1,00,000/-.
- Maternity Expenses covered after first 9 months waiting period
- Covers organ donor expenses.
- Automatic Reinstatement of Sum Insured.
- Cumulative Bonus of 10% of SI for each claim free year maximum up to 50%.
- Wide coverage – From ₹10,00,000 up to ₹30,00,000/-.
- Save Tax under Sec 80D (Tax benefits are subject to change in tax laws).
- Alternative treatment like Ayurveda, Unani, Siddha & Homeopathy covered.

### What is the scope of cover of SBI General's Arogya Premier Policy?

- **Eligible hospitalisation expenses:** The following medical expenses will be covered while the insured was under inpatient care:
  - Room rent, boarding expenses.
  - Medical practitioners fees.
  - Intensive care unit.
  - Nursing expenses.
  - Anesthesia, blood, oxygen, operation theatre expenses, surgical appliances, medicines & consumables, diagnostic expenses and x-ray, dialysis, chemotherapy, radiotherapy, cost of pacemaker, prosthesis/internal implants and any medical expenses incurred which is integral part of the operation.
  - Physiotherapy as inpatient care and being part of the treatment.
  - Drugs, medicines and consumables consumed during hospitalisation period.
  - Diagnostic procedures.
  - Dressing, ordinary splints and plaster casts.

## 142 Day Care expenses covered

- **Pre-hospitalisation expenses coverage:** 60 days prior to date of admission into the hospital.
- **Post-hospitalisation expenses coverage:** 90 days after the date of discharge from the hospital.
- **Day Care expenses:** Covers 142 Day Care expenses incurred on technological surgeries and procedures requiring less than 24 hours of hospitalisation up to the sum insured.
- **Ambulance expenses:** Up to ₹100000.
- **Alternative treatment:** Reimbursement of alternative treatment like Ayurvedic, Homeopathy and Unani taken in a government hospital or in any institute recognised by government and/or accredited by quality council of India/national accreditation board on health.
- **Domiciliary hospitalisation:** Reasonable and customary charges towards domiciliary hospitalisation.
- **Maternity Expenses:** Waiting period of 9 months to cover maternity expenses.
- **Organ donor:** The medical expenses for an organ donor's treatment for the harvesting of the organ donated including pre and post hospitalisation as stated in scope of cover above, provided that:
  - The organ donor is any person whose organ has been made available in accordance and in compliance with the Transplantation of Human Organs Act 1994 and the organ donated is for the use of the Insured.
  - Insurer has accepted an inpatient hospitalisation claim under "Inpatient care" as mentioned under "Eligible hospitalisation expenses".
- **Health check up:** Covers health check up expenses up to ₹5000/- per Insured, after each 4 consecutive claim free years of Policy renewed continuously.





## Covers organ donor expenses

- **Reinstatement of Sum Insured:** Sum Insured up to 100% of the basic sum Insured will be automatically reinstated when the Sum Insured gets reduced due to claim.
- **Cumulative Bonus:** Cumulative Bonus of 10% of Sum Insured on every renewal of claim free policy. This cumulative bonus can be accumulated up to 50% and will get reduced by 10% in case of claim under the Policy.

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

The Minimum age of entry for SBI General's Arogya Premier Policy is 3 months. The Maximum age of entry for the policy is 65 years.

### What are the tenure plan options available under this Policy?

Arogya Premier Policy to individuals will be issued for period of one year, two years or three years and group will be issued only for one year.

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

The minimum coverage available under this policy is for a Sum Insured of ₹10,00,000 and maximum for a Sum Insured of ₹30,00,000.

### Who can buy this policy?

Any Individual can take this Policy for himself and/or his family.

- "Family" means the spouse, dependent children, parents and parents-in-law.
- Family floater do not cover parents and parents-in-law.

### 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 Arogya Premier 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.

## Save Tax under Sec. 80D (Tax benefits are subject to change in tax laws)

### What are the major Exclusions of the Policy?

The following exclusions shall apply to the benefits admissible under this policy and No benefit shall be paid for the following circumstances and for the following conditions / tests / treatments.

- 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 first policy, until 48 consecutive months have elapsed, after the date of inception or the first policy.
- First 30 days exclusion for illness/sickness except hospitalisation due to injury.
- First 9 months exclusion for Maternity expenses.
- Treatment taken outside India.
- Injury/disease directly or indirectly caused or contributed due to nuclear weapons/materials.
- War, invasion, acts of foreign enemy, hostilities, etc.
- Epidemic disease recognized by WHO or Indian Government.
- Intentional self injury or violation of any law.
- Cosmetic or aesthetic treatments of any description, lasik treatment for refractive error. Any form of plastic surgery (unless necessary for the treatment of illness or accidental bodily injury).
- Treatment for de-addiction from drug or alcohol or other substance.
- Any condition directly or indirectly caused by or associated with human immunodeficiency virus or variant/mutant viruses and or any syndrome or condition of a similar kind commonly referred to as AIDS.
- Vaccination or inoculation except as part of post-bite treatment for animal bite.
- Treatment for any mental illness or psychiatric or psychological ailment / condition.
- Outpatient department treatment.
- Genetic disorders and stem cell implantation / surgery / storage.
- Treatments in health hydro, spas, nature care clinics and the like.
- Experimental and unproven treatment.
- Disease / illness or injury whilst performing duties as a serving member of a military or police force.

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

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



## Automatic Reinstatement of Sum Insured

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 is a joint venture between State Bank of India and Insurance Australia Group (IAG). State Bank of India enjoys the largest banking franchise in India. Along with its

## Wide coverage - From ₹ 10 Lac up to ₹ 30 Lac

associate Banks, State Bank Group has the unrivalled strength of over 19,600 branches across the country, arguably one of the largest banking networks in the world.

IAG is one of the largest non life Insurance company in Australia. 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\$11.0 billion of premium annually.

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 & Credit Insurance for Businesses.

### Arogya Premier Policy - Premium Chart

Age	Sum Insured										
	10,00,000	11,00,000	12,00,000	13,00,000	14,00,000	15,00,000	16,00,000	17,00,000	18,00,000	19,00,000	20,00,000
3m-18Y	7,079	7,350	7,599	7,829	8,043	8,242	8,429	8,604	8,769	8,924	9,071
19Y-35Y	8,938	9,225	9,489	9,732	9,958	10,169	10,367	10,552	10,727	10,891	11,046
36Y-40Y	9,826	10,223	10,587	10,923	11,236	11,527	11,800	12,057	12,298	12,525	12,739
41Y-45Y	11,859	12,363	12,826	13,253	13,651	14,021	14,367	14,693	14,999	15,287	15,559
46Y-55Y	16,547	17,262	17,918	18,523	19,087	19,612	20,104	20,566	21,000	21,409	21,794
56Y-60Y	25,489	26,606	27,631	28,577	29,459	30,278	31,046	31,768	32,447	33,086	33,688
61Y-65Y	32,330	33,756	35,063	36,270	37,394	38,439	39,419	40,340	41,205	42,020	42,788

Age	Sum Insured									
	21,00,000	22,00,000	23,00,000	24,00,000	25,00,000	26,00,000	27,00,000	28,00,000	29,00,000	30,00,000
3m-18Y	9,208	9,339	9,464	9,582	9,693	9,800	9,901	9,999	10,093	10,183
19Y-35Y	11,192	11,330	11,462	11,586	11,705	11,817	11,925	12,028	12,128	12,223
36Y-40Y	12,940	13,131	13,313	13,486	13,649	13,805	13,953	14,097	14,234	14,366
41Y-45Y	15,815	16,058	16,289	16,508	16,716	16,914	17,102	17,284	17,458	17,626
46Y-55Y	22,157	22,501	22,829	23,140	23,434	23,715	23,982	24,240	24,487	24,725
56Y-60Y	34,255	34,793	35,305	35,791	36,251	36,690	37,107	37,510	37,896	38,268
61Y-65Y	43,511	44,198	44,851	45,470	46,057	46,616	47,149	47,663	48,155	48,629

The values mentioned are INR. Premium Rates are exclusive of service tax.

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