

SBI Life - Sampoorn Suraksha is a group, non-linked, non-participating, pure risk premium life insurance product designed to safeguard the financial future of your employees/members' families against happening of the insured event. This plan provides enough flexibility to suit business of every need and scale while offering an opportunity to purchase affordable Group Life Insurance for employer - employee groups, informal credit groups, professional / affinity groups, bank deposit holders, social sector and rural groups etc.

KEY FEATURES

- A comprehensive benefit package that can be customized to provide for cover against death to the members.
- Options to choose cover as:
 - Flat Coverage
 - Graded Coverage
 - Multiple of Salary or Cost-to-Company
 - Group term insurance to cover the risk component under any group defined benefit /defined contribution scheme
 - Others – Outstanding Loan / Liability Amount / Size of Bank Deposit etc.
 - Outstanding CTCs or annual salaries on the date of death
 - Life Cover in lieu of EDLI
 - As per any other scheme rules
- Sum Assured is payable on death of member (either due to natural causes or accidents), or on permanent disability or critical illness or terminal illness, if such options or riders are availed.
- Option to receive Death Benefit Sum Assured in installments.
- Options and Riders at an affordable cost.
- Flexible premium payment options.

PLAN DETAILS

Employer – Employee Groups		
Age** at Entry	Min: 18 years	Max: 79 years
Maximum Age** at maturity	80 years, For life cover in lieu of EDLI scheme, minimum entry age, maximum entry age / maturity age will be as per the EDLI scheme rules.	
Minimum Group Size	10 members	
Sum Assured	Minimum: ₹ 1,000 per member	Maximum: ₹ 50,00,00,000 per group member

Non Employer – Employee Groups		
Age** at Entry	Min: 16 years	Max: 79 years
Maximum Age** at maturity	80 years	
Minimum Group Size	10 members	
Sum Assured	Minimum: ₹ 1,000 per member	Maximum: ₹ 50,00,00,000 per group member

** Age as on last birthday.

Illustration

ABC Co. Ltd has covered it's 5000 employees for a flat cover of ₹ 20,00,000.

Then in case of unfortunate death of 8 employees during the year, their nominee / beneficiaries will be paid ₹ 20,00,000 each and the cover on life of these employees will be terminated

PROHIBITION OF REBATES:

Section 41 of Insurance Act 1938, as amended from time to time, states:

- 1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take 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 liable for a penalty which may extend to ten lakh rupees.

SBI Life -
Sampoorn
Suraksha
 (UIN: 111N040V04)

 **SBI Life**
 INSURANCE
 With Us, You're Sure

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