

#Zindagi Ab Let's Go Health aur Life Dono

AROGYA SHIELD (UIN: SBIHLIP21043V012122) from SBI General & SBI Life Insurance

SBI General Insurance Company Ltd and SBI Life Insurance Company Ltd have joined hands to offer Arogya Shield, a product which offers dual benefits of health insurance and pure term life insurance in a single plan which will protect you and your family's Sehat and provide financial Suraksha for your dear ones, even when you are not around.

WHY - AROGYA SHIELD?

- Individual/Family Health and Individual Pure Term Life Cover under a single plan
- Affordable premiums
- Additional discount of 5% on Health and Life insurance premiums
- Cashless claims for Health cover
- Tax benefits on premiums paid under Sections 80C, 80D and benefits received under section 10(10D) of the Income Tax Act, as per prevailing tax laws.*

* Tax benefits are as per Income Tax laws & are subject to change from time to time. Please consult your Tax Advisor for details.

HOW AROGYA SHIELD WORKS / ILLUSTRATION

Mr. Kumar opts for Arogya Shield (Health and Pure Term Life Insurance cover) as per details mentioned below:

Category	Sum Assured (₹)	Policy Term (yrs)	Premium (₹)^^^
Health	300,000	Annual with Lifelong Renewal^	8,900
Pure Term Life	2,000,000	30	8,460
		Combi Product Discount	868
		Total Payable Premium^^	16,492

^ - Policyholder has the right to continue with health cover of policy even after completion of life cover through Portability option as a standalone product

^^ - Premium calculated for healthy male life age 30 yrs (single life). All premiums shown are exclusive of GST

^^^ - premiums for Health Cover are revised from time to time based on the experience of the overall product

Mr. Kumar meets with an accident in the 6th Policy year and is hospitalized for the same.

He meets with an accident and is hospitalized. Health: Hospital expenses up to ₹300,000 will be covered and the policy continues with health coverage available to all the insured.

He passes away due to illness Pure Term Life: His nominee gets death benefit of ₹20 Lakhs® and the policy terminates.



PLAN ELIGIBILITY

Eligibility Criteria	Health Insurance Coverage	Pure Term Life Insurance Coverage
Min Age at Entry [^]	91 days ¹	18 years
Max Age at Entry [^]	65 years	65 years
Min Policy Term	1 / 2 / 3 years	5 years
Max Policy Term		40 years
Premium Payment Mode	Single	Regular
Premium Payment Frequency		Annual
Min age at Maturity	Life Long on continuous Renewals	23 years
Max age at Maturity		70 years
Min-Max Sum Insured/Assured	₹100,000; ₹200,000; ₹300,000	Minimum: ₹500,000 & Maximum: ₹2,500,000 ²
Who can be covered	Primary insured i.e. Self + Spouse and up to 2 dependent children	The primary insured only

► ¹At least 1 insured person of age 18 years or above

► ²The maximum Basic Sum Assured allowed shall be as per the Board approved underwriting policy

► [^]All the references to age are age as on last birthday

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 out or renew or continue an insurance in respect of any kind or 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 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.

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SMS: '**CELEBRATE**' to 56161 | Email: **info@sbilife.co.in**

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IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

This advertisement is designed for combination of Benefits of two or more individual and separate products named SBI General - Arogya Plus Policy (UIN: SBIHLIP22135V032122) & SBI Life - Saral Jeevan Bima (UIN: 111N128V01) which is an Individual, Non linked, Non-participating, Life Insurance, Pure Risk Premium Product. These products are also available for sale individually without the combination offered/suggested. 1. Arogya Shield is a Combi Insurance Plan (UIN: SBIHLIP22158V012122). 2. This product is jointly offered by 'SBI General Insurance Company Limited' and 'SBI Life Insurance Company Limited'. SBI General Insurance Company Limited is a lead insurer for this product. 3. The risks of products offered in the combi product are distinct and are assumed / accepted by respective insurance companies as per their underwriting guidelines. 4. The liability to settle the claim vests with respective insurers, i.e., for health insurance benefits 'SBI General Insurance Company Limited' and for life insurance benefits 'SBI Life Insurance Company Limited'. 5. For more details on risk factors, segregated premium, terms and conditions please read sales brochure carefully before concluding a sale. 6. SBI General Insurance Company Limited | Corporate & Registered Office: 'Natraj', 301, Junction of Western Express Highway & Andheri - Kurla Road, Andheri (East), Mumbai - 400 069. | 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. Website : www.sbigeneral.in, Tollfree: 18001021111 7. SBI Life Insurance Company Limited | Registered & Corporate Office: Natraj, M. V. Road and Western Express Highway Junction, Andheri (East), Mumbai - 400 069 | **IRDAI Regn. No.111** | CIN: L99999MH2000PLC129113. The trade logo displayed above belongs to State Bank of India and is used by SBI Life under license. Website: www.sbilife.co.in, Tollfree: 1800 267 9090 (Between 9am to 9pm) | E-mail: info@sbilife.co.in. | Advertisement Number: Advertisement Number: ADLEF/OCT/2021-22/3511