

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

This document provides key information about Your Policy. You are also advised to go through Your Certificate of Insurance.

Sl. No.	Title	Description in Simple Words <i>(Please refer to applicable COI Clause Number in next column)</i>	COI Clause Number
1.	Name of the Insurance Product and Unique Identification Number (UIN)	SBI Life – Group Cover Shield << as allotted by system>>	COI
2.	Certificate of Insurance	COI number << as allotted by system >>	COI
3.	Type of Insurance Policy	SBI Life – Group Cover Shield, is a group, non-linked, non-participating, pure risk, one-year renewable life insurance product	Schedule I
4.	Basic Policy Details	<ul style="list-style-type: none"> • Instalment Premium: << as allotted by system (excluding taxes)>> • Premium Payment Mode: << Yearly/Half-Yearly/Quarterly/Monthly >> • Basic Sum Assured: << as allotted by system >> • Sum Assured on Maturity: Nil • Policy Term << One Year Renewable Group Term Assurance (OYRGTA) >> • Premium Payment Term: << as allotted by system >> • Option Chosen: << >> 	Schedule I
5.	Policy Coverage/Benefits Payable	<p>1. Death Benefit: In the event of death of the Insured Member during the term, Death Benefit equal to the Sum Assured is payable in a lumpsum. Death Benefit Settlement: The Claimant may avail this option at time of intimation of death claims to receive the Death Benefit in installments.</p> <p>2. Maturity Benefit: No Maturity Benefit is available.</p> <p>3. Spouse Cover Benefit: This benefit is applicable only in employer employee scheme and only if opted by the Master Policyholder and specified in the Certificate of Insurance. This benefit provides Coverage to the spouse of the Insured Member.</p> <p>4. Terminal Illness Benefit: This benefit is applicable only in employer employee scheme and only if opted by the Master Policyholder and specified in the Certificate of Insurance and is an accelerator benefit</p>	Clause II (1)

		<p style="text-align: center;">to the Death Benefit.</p> <p>All options and riders under this product have been chosen by the Master Policyholder in his capacity as group administrator. Only options and riders chosen by the Master Policy holder are available to you, based on eligibility. You can choose from the options/riders made available to you by Master Policyholder.</p> <p>For more details, please see the Master Policy terms and condition.</p>	
6.	Riders opted, if any	<p><<If Rider Opted: below content to be printed basis riders selected</p> <p><< SBI Life – Group Accidental Death Benefit Rider (UIN:111B043V01) provides Sum Assured on Accidental Death of the insured member as per terms and conditions of the rider >></p> <p><< SBI Life – Group Accidental Partial Permanent Disability Rider (UIN:111B045V01) provides Sum Assured on Accidental Partial Permanent Disability of the insured member as per terms and conditions of the rider >></p> <p><< SBI Life – Group Accidental Total Permanent Disability Rider (UIN:111B044V01) provides Sum Assured on Accidental Total Permanent Disability of the insured member as per terms and conditions of the rider >></p> <p><<SBI Life – Group Additional Critical Illness Rider (UIN:111B046V01) provides Sum Assured on insured member being diagnosed with any of the specified Critical Illnesses as per terms and conditions of the rider.>></p> <p><< SBI Life – Group Accelerated Critical Illness Rider (UIN: 111B047V01) provides Sum Assured on insured member being diagnosed with any of the specified Critical Illnesses as per terms and conditions of the rider.>></p>	Schedule I
7.	Exclusions (events where insurance coverage is not payable), if any.	<p>Suicide Exclusion: For compulsory employer-employees scheme, the suicide exclusion is not applicable.</p> <p>For other schemes, in case of death of the Insured Member due to suicide, within 12 months from the Date of Commencement of risk of the Insured Member under the policy or from the date of revival of the policy, as applicable, We will not pay the Death Benefit and the Claimant shall be entitled to 80% of the Total Premiums Paid till the date of death or the Unexpired Risk Premium available as on the date of death, whichever is higher, provided the Insured Member’s Coverage under the Master Policy is in-force. After paying the benefit as applicable, the Insured Member’s cover under the Master Policy will be terminated.</p>	Clause II (7)

		<p>Seawoods, Nerul Node, Navi Mumbai - 400706 Telephone No. 022-6645 6000 Email: claims@sbilife.co.in</p> <ul style="list-style-type: none"> • Link for downloading claim form and list of documents required including bank account details. https://www.sbilife.co.in/en/services/download-center/claim-forms <p>For details, please refer the Claims section of the Terms & Conditions of COI.</p>	
13.	Policy Servicing	<ul style="list-style-type: none"> • Turn Around Time (TAT): Download%20Turn%20Around%20Times%20pdf">https://www.sbilife.co.in/en/services->Download 'Turn Around Times' pdf • Helpline/Call Centre Number: <ul style="list-style-type: none"> ○ Toll free no.: 1800 267 9090 (Customer Service Timing:24X7). • Our Contact Details: For any information / clarification, please contact: Your nearest local SBI Life service branch. • Link for downloading applicable forms and list of documents required including bank account details. Various forms are available on SBI Life Website: https://www.sbilife.co.in/en/services/download-center/policy-servicing-forms 	Clause II (6)
14.	Grievances / Complaints	<ul style="list-style-type: none"> • Contact details of Grievance Redressal Officer: SBI Life Insurance Company Limited Central Processing Centre, 7th Level (D Wing) & 8th Level, Seawoods Grand Central, Tower 2, Plot No R-1, Sector - 40, Seawoods, Nerul Node, Navi Mumbai - 400706 Telephone No. 022-6645 6200 Email: wecare@sbilife.co.in • Link for registering the grievance with the insurer's portal: https://www.sbilife.co.in/en/grievances • Contact details of Ombudsman: https://cioins.co.in/ombudsman 	Clause VI

Declaration by the Insured Member

I have received the above and I have read and confirm having noted the details.

(Signature of the Insured Member)

Place:

Date:

Note:

- i. Product related documents including the Customer Information sheet are available on Our website www.sbilife.co.in
- ii. In case of any conflict, the terms and conditions mentioned in the Certificate of Insurance shall prevail.

SBI Life – Group Cover Shield		
UIN: 111N152V01		
CERTIFICATE OF INSURANCE (COI) - SCHEDULE OF BENEFITS		
Master Policy Holder Details		
Master Policy Holder Name		Master Policy Number
Date of Commencement of Policy		<<Branch Code: >>
Next-Annual Renewal Date (ARD)	<< DD/MM/YYYY >>	<<Bank Code: >>
<<Fixed Deposit Number/Unique id/Bank Account No / Any other identification number>>		
Member Details		
Group Member Name	<< Title /First name/Surname >>	Age: << >> Years
Address:		
Group Member Id	<< >>	
Date of Joining the Group	<< DD/MM/YYYY / Not available >>	Date of Joining the Insurance Scheme << DD/MM/YYYY >>
Nominee Details		
Group Member Nominee 1	<<<< Title/First name/Surname>>/ NA>>	Age of Nominee 1:
Relationship of Nominee 1		
Group Member Nominee 2	<<<< Title/First name/Surname>>/ NA>>	Age of Nominee 2:
Relationship of Nominee 2		
Appointee Details		
Group Member Appointee 1	<<<< Title/First name/Surname>>/ NA>>	Age of Appointee 1:
Relationship with Nominee		
Group Member Appointee 2	<<<< Title/First name/Surname>>/ NA>>	Age of Appointee 2:
Relationship with Nominee		
Life Cover & Rider Details		
Date of Commencement of cover	<< DD/MM/YYYY >>	Cover End Date: << DD/MM/YYYY >>
Premium	<< >>	Basic Sum Assured: << >>
<<SBI Life – Group Accidental Death Benefit Rider >>	<< Premium: >>	<<Sum Assured: >>
<< SBI Life – Group Accidental Total Permanent Disability Rider / SBI Life – Group Accidental Partial Permanent Disability Rider >>	<< Premium: >>	<<Sum Assured: >>

<<SBI Life – Group Accelerated Critical Illness Rider/ SBI Life – Group Additional Critical Illness Rider >>	<<Premium: >>	<<Sum Assured: >>
<<Spouse Cover Details: Name of Spouse : Age of Spouse : Gender of Spouse:	<<Premium: >>	<<Sum Assured: >>
Total Premium Payable	<< Rs. / Paid by the Master policyholder / Paid by the Bank being Master policyholder >>	
Total applicable taxes**	<< Rs. / Paid by the Master policyholder / Paid by the Bank being Master policyholder >>	
Premium Amount Paid	<< Rs. / Paid by the Master policyholder / Paid by the Bank being Master policyholder >>	
Premium Paid By	<< Insured Member / Master Policyholder>>	
Premium Due Date(s)	<< DD/MM/YYYY >>	Premium Frequency: << Yearly/Quarterly/Half yearly/Monthly >>
Other Applicable Clauses:		
Terminal Illness Benefit Applicable	<<Yes/No>>	Terminal Illness Benefit Amount << NA / x% of Sum Assured / Rs >>
Suicide Clause Applicable	<<Yes/No>>	
Active At Work clause applicable	<<Yes/No>>	
<< Applicable Only for Lender Borrower Schemes: Assigned to Master policyholder : Yes /NA >>		
** Taxes include all forms of applicable taxes and/or any other statutory levy/ duty/ surcharge, as notified by the Central and/or State Government from time to time as per the provisions of the prevalent tax laws.		
Death Benefit: In the event of death of the Member during the term, We will pay the Death Benefit equal to the Sum Assured in a lumpsum.		
Maturity Benefit: No Maturity Benefit is available.		
Note: All options and riders under this product have been chosen by the Master Policyholder in his capacity as group administrator. Only options and riders chosen by the Master Policy holder are available to you, based on eligibility.		
Grace Period: 30 days from the due date for the payment of premium for half-yearly and quarterly mode and 15 days for monthly mode. Grace period will not be applicable for policies with yearly premium payment mode.		
Free Look Period: In case, you does not agree with any terms and conditions of the Master Policy/Certificate of Insurance or otherwise, you have the option to cancel the Certificate of Insurance by sending a written request to the Company stating the reasons for objection within the Free Look Period of 30 days from the receipt of the Certificate of Insurance whether received electronically or otherwise.		
Claims Procedure:		
<ul style="list-style-type: none"> • Turn Around Time (TAT) for claims settlement and brief procedure: https://www.sbilife.co.in/en/services >Download ‘Turn Around Times’ pdf <ul style="list-style-type: none"> ○ Helpline / Call Centre Number: Toll free no.: 1800 267 9090 (Customer Service Timing:24X7). • <u>Our Contact Details:</u> SBI Life Insurance Company Limited, Central Processing Centre, 7th Level, (D Wing) & 8th Level, Seawoods Grand Central, Tower 2, Plot No R-1, Sector - 40, Seawoods, Nerul Node, Navi Mumbai - 400706 Telephone No. 022-6645 6000 Email: claims@sbilife.co.in • Link for downloading claim form and list of documents required including bank account details. https://www.sbilife.co.in/en/services/download-center/claim-forms 		

<ul style="list-style-type: none">• For details, please refer the Claims section of the ‘Key Features of Master Policy’
Policy Servicing: <ul style="list-style-type: none">• Turn Around Time (TAT): https://www.sbilife.co.in/en/services >Download ‘Turn Around Times’ pdf<ul style="list-style-type: none">○ Helpline / Call Centre Number: Toll free no.: 1800 267 9090 (Customer Service Timing:24X7).• Our Contact Details: For any information / clarification, please contact: Your nearest local SBI Life service branch.• Link for downloading applicable forms and list of documents required including bank account details. Various forms are available on SBI Life Website: https://www.sbilife.co.in/en/services/download-center/policy-servicing-forms
Grievances / Complaints: <ul style="list-style-type: none">• Contact details of Grievance Redressal Officer: SBI Life Insurance Company Limited Central Processing Centre, 7th Level (D Wing) & 8th Level, Seawoods Grand Central, Tower 2, Plot No R-1, Sector - 40, Seawoods, Nerul Node, Navi Mumbai - 400706 Telephone No. 022-6645 6200 Email: wecare@sbilife.co.in• Link for registering the grievance with the insurer’s portal: https://www.sbilife.co.in/en/grievances• Contact details of Ombudsman: https://cioins.co.in/ombudsman

This ‘Certificate of Insurance (COI) - Schedule of Benefits’ is subject to terms & conditions contained in the ‘Key Features of Master Policy’. Please refer to the link below to access standard Terms and Conditions of Master Policy, COI & Riders (if opted). **Group Care link:** <https://www.sbilife.co.in/en/group-insurance/corporate-plans>

This policy is governed by IRDAI (Insurance Products) Regulations, 2024, IRDAI (Protection of Policyholder’s Interest, Operations and Allied Matters of Insurers) Regulations, 2024 and Master Circulars issued thereunder.

We request You to read Certificate of Insurance (COI) - Schedule of Benefits carefully. If You find any errors, please return your Certificate of Insurance (COI) for effecting corrections.

In case of any conflict, the terms and conditions mentioned in the Master Policy & Certificate of Insurance shall prevail.

Dated: << Date of generation >>

Authorized Signatory