

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

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

Sl. No.	Title	Description in Simple Words (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1.	Name of the Insurance Product and Unique Identification Number (UIN)	SBI Life – Smart Platina Plus (UIN: <as allotted by system>)	Part A, Welcome Letter
2.	Policy Number	<< as allotted by system >>	Policy Schedule
3.	Type of Insurance Policy	SBI Life – Smart Platina Plus is an individual, non-linked, non-participating life insurance savings product.	Cover Page
4.	Basic Policy Details	<ul style="list-style-type: none"> • Plan Option Chosen: <<as allotted by system>> • Instalment Premium: <<as allotted by system>> (excluding taxes) • Mode of Premium Payment: <<as allotted by system yearly, half-yearly or monthly>> • Basic Sum Assured << as allotted by system >> • Maturity Benefit: 110% of the Total Premiums Paid[^] • Survival Benefit: <<as allotted by system >> • Premium Payment Term: << as allotted by system >> • Policy Term: << as allotted by system>> <p>[^]Total Premiums Paid means total of all the Premiums Paid under the base product, excluding any extra Premium and taxes, if collected explicitly.</p>	Policy Schedule
5.	Policy Coverage/Benefits Payable	<p><u>Maturity Benefit:</u> On survival of Life Assured till the end of Policy Term provided the Policy is In-Force, 110% of Total Premiums Paid[^] will be payable.</p> <p><u>Death Benefit before commencement of Payout Period:</u> In case of death of Life Assured any time during the Policy Term and provided Policy is In-Force, Sum Assured on Death will be payable which is Higher of</p> <ul style="list-style-type: none"> • Basic Sum Assured = 11 multiplied by the annualized premium or • 105% of total premiums paid[^] upto the date of death or • annual Guaranteed Income * Death Benefit Factor for Guaranteed Income + Maturity Benefit * Death Benefit Factor for Maturity Benefit 	Part C Clause II (3) Part C Clause II (1)

		<p><u>Death Benefit after commencement of Payout Period:</u></p> <p>Life Income: Sum assured on Death (as defined above) is payable lump sum to the Claimant.</p> <p>Guaranteed Income: Sum assured on Death (as defined above) is payable as lumpsum to the Claimant and the Claimant shall continue to receive the future Guaranteed Income during the Payout Period.</p> <p>*Annualized Premium is the Premium amount payable in a year excluding taxes, rider Premiums, underwriting extra Premiums and loadings for modal Premiums.</p> <p><u>Survival Benefit:</u> If the Life Assured is alive and the Policy is In Force on the commencement of the Payout Period, We will pay the Guaranteed Income at the Income Frequency specified in the Policy Schedule.</p> <p><u>Surrender Benefits:</u> The Policy acquires the Surrender Value after completion of first policy year provided one full year’s premium(s) has been received. Guaranteed Surrender Value (GSV) or Special Surrender Value (SSV), whichever is higher, will be payable as Surrender Value</p> <p>Please refer Non-forfeiture benefits of the policy document.</p>	<p>Part C Clause II (2)</p> <p>Part C Clause II (8)</p>
6.	Riders opted, if any	Rider Name & UIN << as allotted by system >>	Part C Clause II (4)
7.	Exclusions (events where insurance coverage is not payable), if any.	Suicide Exclusion: In case of death of Life Assured due to suicide within 12 months from the date of Commencement of Risk 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 Premium paid or the higher of 80% of the Total Premiums Paid till the date of death or the Surrender Value available as on the date of death respectively, provided the Policy is In-Force.	Part C Clause II (14)
8.	Grace Period	30 days from the due date for payment of Premium for yearly and half-yearly mode and 15 days for monthly mode	Part C Clause II (6)
9.	Free Look Period	30 days	Part C Clause IV
10.	Lapse, Paid-Up and Revival of the Policy	<p><u>Lapse</u> If You do not pay the Premium in full for the first Policy Year, then the Policy and all Riders will Lapse immediately and automatically on the expiry of the Grace Period. All the benefits under the Policy shall cease and no benefit shall be payable under the Policy.</p> <p><u>Paid-Up</u> If You have paid Premium for at least first full Policy Year, but have not paid any subsequent Premium on the expiry of the Grace Period,</p>	<p>Part C Clause II (7)</p> <p>Part C</p>

		<p>then the Policy will immediately and automatically become Paid-Up on the expiry of the Grace Period.</p> <p>Please refer Non-forfeiture benefits of the policy document.</p> <p>Revival If Premiums are not paid within the Grace Period and the Policy is not surrendered, the Policy may be revived with or without Rider for full benefits within five consecutive complete years from the date of the first unpaid Premium on payment of all overdue Premiums with interest.</p>	<p>Clause II (8.1)</p> <p>Part C Clause II (9)</p>
11.	Policy Loan, if applicable	Loans will be available, subject to maximum of 50% of the Surrender Value acquired as on the date of availing the Policy Loan, during the Policy Term.	Part C Clause II (10)
12.	Claims/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 • Helpline/Call Centre Number: <ul style="list-style-type: none"> ○ Toll free no.: 1800 267 9090 (Customer Service Timing: 24X7). ○ Helpline for NRI customers: +91-22 6928 9090 (Customer Service Timing: 24X7) • Contact details of the insurer: 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 <p>For details, please refer the Claims section of the Policy document.</p>	Part C Clause III
13.	Policy Servicing	<ul style="list-style-type: none"> • Turn Around Time (TAT): 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) ○ Helpline for NRI customers: +91-22 6928 9090 (Customer Service Timing: 24X7) • For any information/ clarification, please contact: Your local SBI Life service branch: <<SBI Life branch address>> • 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 	Part C Clause II (13)

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 - hcr@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 	Part C Clause V
-----	------------------------	--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--------------------

Declaration by the Policyholder

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

Place:

Date:

(Signature of the Policyholder)

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 Policy Document shall prevail.