

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 (Please refer to applicable COI Clause Number in next column)	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 to the Death Benefit.</p> <p>All options and riders under this product have been chosen by the Master</p>	Clause II (1)

		<p>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> <p>The Total Premiums Paid means total of all the premiums paid under the base product, excluding any extra premium and taxes, if collected explicitly.</p>	Clause II (7)

		<ul style="list-style-type: none"> • 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 	
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.