

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

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

Sl. No.	Title	Description in Simple Words <i>(Please refer to applicable Policy Clause Number in next column)</i>	Policy Clause Number
1.	Name of the Insurance Product and Unique Identification Number (UIN)	SBI Life – Group Cover Shield << as allotted by system >>	Cover Page
2.	Master Policy Number	<< as allotted by system >>	Cover Page
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	Cover Page
4.	Basic details Policy	<ul style="list-style-type: none"> • Name of Master Policyholder: << allotted by system >> • Type of Group: << allotted by system >> • Type of Business: << allotted by system >> • Annual Renewal Date: <<allotted by the system>> • Premium to be paid by: <<allotted by the system>> • Level of Participation: <<allotted by the system>> • Maximum Cover ceasing Age: <<allotted by the system>> • Free Cover Limit (FCL): <<allotted by the system>> • Instalment Premium: <<allotted by the system>> • Premium Payment Mode: <<yearly/half-yearly/quarterly/monthly>> • Sum Assured on Death: <<allotted by the system>> • Sum Assured on Maturity: Nil • Policy Term: <<allotted by the system>> • Premium Payment Term: <<allotted by the system>> <p>For more details, kindly refer Policy Schedule.</p>	Policy Schedule
5.	Policy Coverage/benefits payable	<p>Death Benefit: In the event of death of the Insured Member during the term, Death Benefit equal to Sum Assured applicable for the member will be payable in a lumpsum. Death Benefit will be subject to minimum of 105% of the Total Premiums Paid in respect of the member during the cover period.</p> <p>Death Benefit Settlement: The Claimant may avail this option at time of intimation of death claims to receive the entire Death Benefit in instalments.</p> <p>Maturity Benefit: No Maturity Benefit is available under the product.</p> <p>Spouse Cover Benefit:</p>	<p>Part C Clause II (1)</p> <p>Part C Clause II (5)</p> <p>Part C Clause II (2)</p> <p>Part C Clause II</p>

Group Non-Linked, Non-Participating, Pure Risk, One-Year Renewable Life insurance product

		<p>This benefit is applicable only in employer employee scheme and if opted by the Master Policyholder and specified in the Policy Schedule and provides Coverage to the spouse of the Insured Member.</p> <p>Terminal Illness Benefit: This benefit is applicable only in employer employee scheme and if opted by the Master Policyholder and specified in the Policy Schedule and is an accelerator benefit to the Death Benefit.</p> <p>For more details, please see the Master Policy terms and condition.</p>	<p>(4)</p> <p>Part C Clause II (3)</p>
<p>6.</p>	<p>Riders opted, if any</p>	<p><< If no Rider Opted: Not Applicable>></p> <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>	<p>Rider Document in Annexure</p>
<p>7.</p>	<p>Exclusions (events where insurance coverage is not payable), if any.</p>	<p>Suicide Exclusion: For compulsory employer-employees scheme, the suicide exclusion is not applicable. 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 cover, 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 with respect to the Insured Member or the Unexpired Risk Premium available with respect to the Insured Member 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>Part C Clause II (17)</p>

8.	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. The grace period will also apply to the rider premiums.	Part C Clause II (9)
9.	Free Look Period	30 days	Part C Clause V (1)
10.	Lapse, Surrender, paid-up and revival of the Policy	<p>Lapse <u>Yearly Premium Payment Mode:</u> Lapse is Not Applicable <u>Half- Yearly/ Quarterly/ Monthly Payment Mode:</u> Insured Member's cover will lapse if the premium is not paid within the Grace period. All the benefits under the member cover shall cease and no benefit shall be payable. A lapsed cover can be revived within revival period from the date of first unpaid premium.</p> <p>Surrender Benefit: On Surrender by master policyholder / member Unexpired Risk Premium will be payable.</p> <p>Paid-up Value Not applicable</p> <p>Revival <u>Yearly Premium Payment Mode:</u> Not Applicable <u>Half- Yearly/ Quarterly/ Monthly Payment Mode:</u> If premiums are not paid within the Grace Period, the master policy/member cover as applicable shall lapse. The Master Policy/member cover as applicable could then be revived within the policy year and the cover will recommence from the date of reinstatement and the premium will be collected accordingly.</p>	<p>Part C Clause II (10)</p> <p>Part C Clause II (11.2)</p> <p>Part C Clause II (11.1)</p> <p>Part C Clause II (12)</p>
11.	Policy Loan	Not applicable	NA
12.	Claims / Claims Procedure	<ul style="list-style-type: none"> • Turn Around Time (TAT) for claims settlement and brief procedure: Download%20Turn%20Around%20Times.pdf">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: 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. 	Part C Clause III (1)

		<p>https://www.sbilife.co.in/en/services/download-center/claim-forms</p> <p>For details, please refer the Claims section of the Master Policy Document.</p>	
13.	Policy Servicing	<ul style="list-style-type: none"> • Turn Around Time (TAT): Download">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: : Group Life Insurance Policy Form Download SBI Life 	Part C Clause II (15)
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 	Part C Clause VI

Declaration by the Policyholder

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

(Signature of the Policyholder)

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 Master Policy Document shall prevail.