

**SBI Life – Group Additional Critical Illness Rider (UIN:111B046V01)**  
Group, Non-linked, Non-participating, Health Insurance, Pure Risk Rider

**CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY**  
**SBI Life – Group Additional Critical Illness Rider**

This document provides key information about your Rider. You are advised to go through Your Certificate of Insurance and Terms and Conditions to SBI Life – Group Additional Critical Illness Rider.

<b>Sr. No.</b>	<b>Title</b>	<b>Description</b> (Please refer to applicable Policy Clause Number of T&C of Rider in next column)	<b>Rider Policy Document Clause</b>
1	Name of the Insurance Rider/Policy	SBI Life - Group Additional Critical Illness Rider (UIN: <<as allotted by system>>)	COI - schedule of benefits
2	Certificate of Insurance	COI number << as allotted by system >>	COI - schedule of benefits
3	Type of Insurance/Rider	Group, Non-linked, Non-participating, Health Insurance, Pure Risk Rider	COI - schedule of benefits
4	Rider Sum Assured	Rs. <<as allotted by system>>	COI - schedule of benefits
5	Rider Coverage (What the rider covers?)	Provides Sum Assured on insured member being diagnosed with any of the specified Critical Illnesses as per terms and conditions of the rider	Part C (II)(1)
6	Exclusions (What the Rider does not cover)	<p><b>General Exclusions for Critical Illness:</b></p> <ol style="list-style-type: none"> <li>1. No Critical Illness benefit shall be paid on diagnosis of Critical Illness due to attempted suicide within one year from the date of commencement of Membership.</li> <li>2. The Critical Illness benefit shall not be paid on any of the lives covered in case of the following conditions:               <ol style="list-style-type: none"> <li>2.1 Any Critical Illness which occurred within 90 days of the Entry Date or the date of Revival.</li> <li>2.2 The Member committing or attempting to commit a criminal act whether alone or with others;</li> <li>2.3 The Member's intentional self-inflicted injury, attempted suicide.</li> <li>2.4 War, invasion, civil war, rebellion or riot;</li> <li>2.5 Alcohol or Solvent abuse or taking of Drugs, narcotics or psychotropic substances unless taken in accordance with the lawful directions and prescription of a registered medical practitioner;</li> <li>2.6 War, invasion, act of foreign enemy, hostilities (whether war be declared or not), armed or unarmed truce, civil war, mutiny, rebellion,</li> </ol> </li> </ol>	Part C (II)(14)

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		<p>revolution, insurrection, military or usurped power, riot or civil commotion, strikes.</p> <p>2.7 Taking part in any naval, military or air force operation during peace time.</p> <p>2.8 Engaging in or taking part in hazardous activities, including but not limited to, diving or riding or any kind of race; martial arts; hunting; mountaineering; parachuting; bungee-jumping; underwater activities involving the use of breathing apparatus or not;</p> <p>2.9 Hazardous Activities mean any sport or pursuit or hobby, which is potentially dangerous to the Insured Member whether he is trained or not Participation by the insured person in any flying activity, except as a bona fide, fare-paying passenger of a recognized airline on regular routes and on a scheduled timetable.</p> <p>2.10 Any Pre-existing medical condition. “Pre-existing medical condition” definition will be as per health regulation.</p> <p>2.11 For any medical condition or any medical procedure arising from nuclear contamination; the radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature;</p> <p>2.12 Any External Congenital Anomaly which is not as a consequence of Genetic disorder</p> <p>2.13 Unreasonable failure to seek or follow medical advice or treatment or the Life Insured has delayed medical treatment in order to circumvent the waiting period or other conditions and restriction applying to this policy.</p> <p><b>Exclusions of Critical Illnesses:</b> Please refer Rider Document.</p>	Part C (II)(15)
7	<p>Waiting period</p> <ul style="list-style-type: none"> <li>• Time period during which specified diseases/treatments are not covered.</li> <li>• It is counted from the beginning of the policy coverage</li> </ul>	90 days	Part B
8	<p>Financial limits of coverage</p> <p>i. Sub-limit (It is a pre-defined limit and the</p>	No sub-limit, co-payment or deductible applicable.	

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	<p>insurance company will not pay any amount in excess of this limit)</p> <p>ii. Co-payment (It is a specified amount /percentage of the admissible claim amount to be paid by policyholder/insured )</p> <p>iii. Deductible (It is a specified:                  - up to which an insurance company will not pay any claim, and                  - which will be deducted from total claim amount (if claim amount is more than the specified amount)</p> <p>iv. Any other limit (as applicable)</p>		
9	Claims / Claims Procedure	<ul style="list-style-type: none"> <li>• on the occurrence of an event giving rise to a claim under this Rider, the Claimant shall give Us a written notification of the claim at earliest possible time. This written notification shall specify at least the policy number, and provide details in relation to the cause and date of death/disability.</li> <li>• For details, please refer the Claims section of the Rider document.</li> <li>• Based on the information and documentation provided to Us in respect of the claim, We may call for any other documents or information, if found necessary by Us in support of the claim.</li> </ul>	Part C (III)
10	Policy Servicing	<p>Turn Around Time (TAT):  <a href="https://www.sbilife.co.in/en/services-&gt;Download">https://www.sbilife.co.in/en/services-&gt;Download</a> 'Turn Around Times' pdf                  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.</p>	Part C (II) (12)

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		Various forms are available on SBI Life Website: <a href="https://www.sbilife.co.in/en/services/download-center/policy-servicing-forms">https://www.sbilife.co.in/en/services/download-center/policy-servicing-forms</a>	
11	Grievance/Complaints	<ul style="list-style-type: none"> <li>• Contact details of Grievance Redressal Officer: SBI Life Insurance Company Limited Central Processing Centre, 7th Level (D Wing) &amp; 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: <a href="mailto:wecare@sbilife.co.in">wecare@sbilife.co.in</a></li> <li>• Link for registering the grievance with the insurer's portal: <a href="https://www.sbilife.co.in/en/grievances">https://www.sbilife.co.in/en/grievances</a></li> <li>• Contact details of Ombudsman: <a href="https://cioins.co.in/ombudsman">https://cioins.co.in/ombudsman</a></li> </ul>	Part C (V)
12	Things to remember	<p><b>Grace Period:</b> As per the Base Policy</p> <p><b>Free Look Cancellation:</b> 30 days</p> <p><b>Survival Period</b> 30 days</p>	Part C (II)(7)  Part C(IV)(1)  Part B
13	Your Obligations	<p>Please provide correct, complete and accurate information in the proposal form for this Rider and disclose fully all pre-existing disease/s or condition/s of the Insured Member before buying this Rider.</p> <p><b>Note:</b> Non-disclosure or misrepresentation may affect the claim settlement.</p>	

Declaration by the Policyholder:

I have received the above and I have read & 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](http://www.sbilife.co.in)
- ii. In case of any conflict, the terms & conditions mentioned in the Base Policy Document/Rider Document shall prevail.

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