

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

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

Sl. No.	Title	Description in Simple Words <i>(Please refer to applicable Base Policy Clause Number in next column)</i>	Policy Clause Number
1.	Name of the Insurance Product and Unique Identification Number (UIN)	SBI Life – Saral Swadhan Supreme (UIN: 111N139V02)	Part A, Welcome Letter
2.	Policy Number	<< as allotted by system >>	Policy Schedule, 1
3.	Type of Insurance Policy	SBI Life – Saral Swadhan Supreme is an Individual, Non-Linked, Non-Participating, Life Insurance, Savings Product with Return of Premium.	Cover Page
4.	Basic Policy Details	• Instalment Premium: << as allotted by system • Mode of Premium Payment: << as allotted by system >> • Basic Sum Assured: << as allotted by system >> • Sum Assured on Maturity: 100% of Total Premiums Paid[^] • Premium Payment Term: << as allotted by system >> • Policy Term: << as allotted by system>> [^]Total Premiums Paid means total of all the Premiums paid under the base product excluding any extra Premium and taxes, if collected explicitly.	Policy Schedule
5.	Policy Coverage/Benefits Payable	<u>Maturity Benefit:</u> In case the Life Assured survives till the Date of Maturity of Policy and the Base Policy is In-Force, then 100% of Total Premiums Paid[^] will be payable. <u>Death Benefit:</u> In case of death of Life Assured during the Policy Term and provided Base Policy is In-Force, Sum Assured on Death will be payable as lump sum, will be payable to the Claimant. Sum Assured on Death is highest of • Basic Sum Assured • 11 times the Annualized Premium*or • 105% of Total Premiums Paid[^] upto the date of death *Annualized Premium is the Premium amount payable in a year excluding taxes, Rider premiums, underwriting extra premiums and loadings for modal premiums. [^]Total Premiums Paid means total of all the Premiums Paid, under the base product, excluding any extra premium and taxes, if collected explicitly. <u>Survival Benefit:</u> No survival benefit is payable.	Part C Clause II – 3 Part C Clause II – 1 Part C Clause II – 2

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		<u>Surrender Benefits:</u> The Policyholder can surrender the In-Force Policy or Paid-up Policy at any time during the Policy Term provided one full Policy Year's Premium(s) has been paid. The Surrender Value payable will be higher of Guaranteed Surrender Value (GSV) and Special Surrender Value (SSV). On payment of applicable Surrender Value the Policy will be terminated. Please refer Non-forfeiture benefits of the Policy Document.	Part C Clause II – 7.2
6.	Riders opted, if any	Rider Name & UIN: << NA/as allotted by system >> <<If only Option A is selected: Option A: Accident Death Benefit (AD Benefit)– In case of Accidental Death of the Life Assured, provided the rider is in-force, Rider Sum Assured for AD Benefit payable as per terms and conditions of the rider >> <<If only Option B is selected: Option B: Accidental Partial Permanent Disability Benefit (APPD Benefit)– In case of Accidental Partial Permanent Disability of the Life Assured, provided the rider is in-force, the Rider Sum Assured for APPD Benefit is payable as per terms and conditions of the rider>> <<If both Option A & B is selected: Option A: Accident Death Benefit (AD Benefit)– In case of Accidental Death of the Life Assured, provided the rider is in-force, Rider Sum Assured for AD Benefit payable as per terms and conditions of the rider Option B: Accidental Partial Permanent Disability Benefit (APPD Benefit)– In case of Accidental Partial Permanent Disability of the Life Assured, provided the rider is in-force, the Rider Sum Assured for APPD Benefit is payable as per terms and conditions of the rider>> <<If SBI Life – Waiver of Premium Rider is selected: SBI Life – Waiver of Premium Rider - In case of Death, diagnosis of Specified Critical Illnesses or Accidental Total Permanent Disability of the Proposer of the Base Policy, as applicable, provided the rider is in-force, All Future Premiums payable will be waived off >> For more details on Rider exclusions, terms & conditions, kindly read rider document carefully	Part C Clause II - 4
7.	Exclusions (events where insurance coverage is not payable), if any.	Suicide Exclusion: In case of death due to suicide within 12 months from the Date of Commencement of Risk or from the Date of Revival, as applicable, We will not pay the Death Benefit and the Claimant shall be entitled to at least 80% of the Total Premiums 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, provided the Base Policy is In-Force.	Part C Clause II - 12
8.	Grace Period	30 days from the due date for the payment of Premium for yearly and half-yearly mode and 15 days for monthly mode.	Part C Clause II - 5

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9.	Free Look Period	30 days	Part C Clause IV - 1
10.	Lapse, Paid-Up Revival of the Policy	<u>Lapse</u> If You do not pay the Premium in full for the first Policy Year, then the Base Policy and all Riders will Lapse immediately and automatically on the expiry of the Grace Period. All the benefits under the Base Policy shall cease and no benefit shall be payable under the Base Policy. <u>Reduced 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, then the Base Policy will immediately and automatically become Reduced Paid-Up on the expiry of the Grace Period. Please refer Non-forfeiture benefits of the Policy Document. <u>Revival</u> If Premiums are not paid within the Grace Period and the Base Policy is not Surrendered, the Base Policy may be revived with or without Rider for full benefits within the Revival Period of five consecutive complete years from the date of the first unpaid Premium and on payment of all overdue Premiums with interest	Part C Clause II - 6 Part C Clause II – 7.1 Part C Clause II - 8
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 - 9
12.	Claims/Claims Procedure	• Turn Around Time (TAT) for claims settlement and brief procedure: https://www.sbilife.co.in/services -> Download Turn Around Times pdf • Helpline/Call Centre Number: ○ Toll free no.: 1800 267 9090 (Customer Service Timing: 24X7) ○ Helpline for NRI Customers: +91-22 6928 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 Senior citizens can also write to Us on claims.seniorcitizen@sbilife.co.in • Link for downloading claim form and list of documents required including bank account details. https://www.sbilife.co.in/customer-services/download-centre/claim-forms For details, please refer the Claims section of the Policy document	Part C Clause III
13.	Policy Servicing	• Turn Around Time (TAT): https://www.sbilife.co.in/services -> Download Turn Around Times pdf • Helpline/Call Centre Number:	Part C Clause II - 11

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		○ Toll free no.: 1800 267 9090 (Customer Service Timing:24X7). ○ Helpline for NRI Customers: +91-22 6928 9090 (Customer Service Timing: 24X7) • Our Contact Details: 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/customer-services/download-centre/policy-servicing-forms	
14.	Grievances /Complaints	• 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 . Senior citizens can also write to Us on wecare.seniorcitizen@sbilife.co.in • Link for registering the grievance with Our portal: https://www.sbilife.co.in/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.