CUSTOMER INFORMATION SHEET

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 Advantage (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 Advantage is an Individual, Non-linked, Non-Participating Life Insurance Savings Product.	Cover Page
4.	Basic Policy Details	• Instalment Premium: << as allotted by system >> • Premium Payment Term: << as allotted by system >> • Premium Payment Mode: << as allotted by system Yearly, Half-Yearly, Monthly>> • Policy Term: << as allotted by system >> • Sum Assured on Death: << as allotted by system >> • Sum Assured on Maturity: << as allotted by system >>	Policy Schedule
5.	Policy Coverage/Benefits Payable	**Maturity Benefit:** On the survival of the Life Assured till the Date of Maturity of Policy when the Policy is In-Force, We will pay the Sum Assured on Maturity *plus* accrued Guaranteed Additions. **Death Benefit:** On the death of the Life Assured during the Policy Term when the Policy is In-Force, We will pay higher of the following as a lumpsum: • Sum Assured on Death *plus* accrued Guaranteed Additions; OR • 105% of the Total Premiums Paid up to the date of death. **Surrender Benefits:** 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 the non-forfeiture benefits of the Policy Document. **Other benefits/options payable, specific to the Policy**: **Settlement Option**: You may choose a Settlement Option for the payment of the Maturity Benefit under the Policy by writing to Us at least 3 months prior to the Date of Maturity of Policy as per the terms and conditions of the Policy. The Settlement Options available under the Policy are as follows: • Option A: Receive the Maturity Benefit amount in instalments payable in arrears over a period of 2 to 7 years at monthly, quarterly, half-yearly or yearly frequency.	Part C (II) (3) Part C (II) (2) Part C (II) (7) (7.2) Part C (II) (3) (3.3)

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		• Option B: Receive a portion of the Maturity Benefit as lumpsum on the Date of Maturity of Policy and the remaining portion in installments payable in arrears over a period of 2 to 7 years at monthly, quarterly, half-yearly or yearly frequency.	
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	Policy Schedule
7.	Exclusions (events where insurance coverage is not payable), if any.	**Suicide Exclusion:** If the Life Assured commits suicide within 12 months from the Date of Commencement of Risk or the date of Revival of Policy as applicable, the Death Benefit shall not be payable and the Claimant shall be entitled to the higher of 80% of the Total Premiums Paid till the date of death or the Surrender Value as on the date of death, provided the Policy is In-Force and thereafter the Policy terminates.	Part C (II) (13)
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 (II) (5)
9.	Free Look Period	30 days from the date of receipt of Policy Document	Part C (IV) (1)
10	Lapse, Paid-up and Revival of the Policy	**Lapse** 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.	Part C (II) (6)

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		Paid-up If You have paid Premium for at least first full Policy Year, but have not paid any subsequent Premium then the Policy will immediately and automatically become Paid-up on the expiry of the Grace Period. Please refer Non-forfeiture benefits of the Policy Document. **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 the Revival Period of five consecutive complete years from the date of the first unpaid Premium on payment of all overdue Premiums with interest as per the terms and conditions of the Policy, upon the Company being satisfied as to the continued insurability of the Life Assured on the basis of the information, documents and reports furnished by You, in accordance with Board approved Underwriting Policy.	Part C (II) (7) (7.1) Part C (II) (8)
11	Policy Loan, if applicable	Loans will be available, subject to maximum of 50% of the Surrender Value as on the date of availing the Policy Loan, during the Policy Term.	Part C (II) (10)
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 Center Number: o Toll free no.: 1800 267 9090 (Customer Service Timing:24X7) o NRI Helpline No.: +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 Claim section of the Policy Document.	.Part C (III)
13	Policy Servicing	• Turn Around Time (TAT): https://www.sbilife.co.in/services download 'Turn Around Times' pdf • Helpline/Call Centre Number: o Toll free no.: 1800 267 9090 (Customer Service Timing:24X7). o NRI Helpline No.: +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.	Part C (II) (12)

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		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 Senior citizens can also write to Us on wecare.seniorcitizen@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 • Contact details of Ombudsman of your region: << Address, Telephone and Email >>	Part C (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.

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