**CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY**
**SBI Life – Waiver of Premium Rider - Linked (UIN: 111A049V01)**

This document provides key information about your Rider. You are advised to go through your Rider Document.

| **Sr. No.** | **Title** | **Description**<br>(Please refer to applicable Policy Clause Number in next column) | **Rider Clause Number** |
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| 1 | Name of the Insurance Rider/Policy | SBI Life - Waiver of Premium Rider - Linked (UIN: 111A049V01) | Part A of Rider |
| 2 | Policy Number | ___________________ | Part A of Base Policy |
| 3 | Type of Insurance/Rider | It is an Individual, Linked, Non-Participating, Health Insurance Pure Risk Rider | Part A of Rider |
| 4 | Rider Sum Assured | Individual Sum Assured:<br><<as allotted by the system>> | Part A of Base Policy |
| 5 | Rider Coverage (What the rider covers?) | This rider provides for waiver of the Future Premium (s), from the date of occurrence of the covered contingencies. On the occurrence of any covered contingencies during the Premium Payment Term of the Rider, We will waive all the Future Premium (s) for the Base policy and Rider (s), if any, and the Base Policy and Rider (s), if any, will continue to operate as an in-force, wherein, all the Future Premium (s), for the Base Policy and Rider (s), if any, will be paid by Us on Your behalf on the Premium Due Date. Covered contingencies will depend on the whether the Proposer and Life Assured are same or different under the Base Policy to which this Rider is attached.<br>• **If Proposer and Life Assured are same under the Base Policy,** covered contingencies are:<br>o Accidental Total Permanent Disability (ATPD)<br>o Diagnosis of any one of the covered Critical Illness (CI)<br>• **If Proposer and Life Assured are different under the Base Policy**, covered contingencies are:<br>o Death of the Proposer<br>o Accidental Total Permanent Disability (ATPD) of the Proposer<br>o Diagnosis of any one of the covered Critical Illness (CI) of the Proposer | Part C Clause II (1) (1.3 & 1.4) |
| 6 | Exclusions (What the Rider does not cover) | **Exclusions for Accidental Total Permanent Disability:** The Accidental Total Permanent Disability shall not be admitted if arising from or due to the consequences of or occurring during the events as specified below:<br>• Infection: Disability caused or contributed to by any infection, except infection caused by an external visible wound accidentally sustained. | Part C Clause II (13) |

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| | | • Drug Abuse: Life Assured under the influence of Alcohol or solvent abuse or use of drugs except under the direction of a registered Medical Practitioner.<br>• Self-inflicted Injury: Intentional self- Inflicted Injury including the injuries arising out of attempted suicide.<br>• Criminal acts: Life Assured is involvement in Criminal and/or unlawful acts with criminal or unlawful intent.<br>• War and Civil Commotion: War, invasion, hostilities, (whether war is declared or not), civil war, rebellion, revolution, act of foreign enemy, armed or unarmed truce, mutiny, rebellion, strikes or taking part in a riot or civil commotion.<br>• Taking part in any naval, military or air force operation during peace time or during service in any police, paramilitary or any similar organisation;<br>• 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.<br>• Aviation: Life Assured participation in any flying activity, other than as a passenger in a commercially licensed aircraft.<br>• Hazardous sports and pastimes: Engaging in or taking part in professional sport(s) or any hazardous pursuits, including but not limited to, diving or riding or any kind of race; underwater activities involving the use of breathing apparatus or not; martial arts; hunting; mountaineering; parachuting; bungee-jumping.<br><br>**1. Exclusions of Critical Illnesses:**<br>For Illness specific exclusions please refer clause Part C (II) (4)<br><br>2. **General Exclusions of Critical Illnesses:** The Waiver of Premium will not be applicable, if the covered Critical Illness results either directly or indirectly from any of the following causes:<br>• Any Pre-Existing Disease, i.e. any condition, ailment, injury or disease:<br>o That is/are diagnosed by a physician not more than 36 months prior to the date of commencement of the policy issued by the insurer; OR<br>o For which medical advice or treatment was recommended by, or received from, a physician, not more than 36 months prior to the date of commencement of the policy.<br>o This exclusion shall not be applicable to conditions, ailments or injuries or related condition(s) which are underwritten and accepted by insurer at inception; | Part C Clause II (14) & (15) |

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| | | • Any sickness-related condition manifesting itself within 90 days from the policy commencement date or its latest revival/reinstatement date, whichever is later.<br>• If the Life Assured dies within 30 days of the diagnosis of the covered Critical Illness.<br>• Intentional self-inflicted injury, suicide or attempted suicide,<br>• For any medical conditions suffered by the Life Assured or any medical procedure undergone by the Life Assured, if that medical condition or that medical procedure was caused directly or indirectly by influence of drugs, alcohol, narcotics or psychotropic substances unless taken in accordance with the lawful directions and prescriptions of a registered medical practitioner.<br>• 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;<br>  o Where, Hazardous Activities mean any sport or pursuit or hobby, which is potentially dangerous to the Insured Member whether he is trained or not;<br>• Participation by the insured person in a criminal or unlawful act with criminal intent;<br>• 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;<br>• For any medical condition or any medical procedure arising either as a result of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), armed or unarmed truce, civil war, mutiny, rebellion, revolution, insurrection, terrorism, military or usurped power, riot or civil commotion, strikes or participation in any naval, military or air force operation during peace time;<br>• For any medical condition or any medical procedure arising from participation by the insured person in any flying activity, except as a bona fide, fare-paying passenger and aviation industry employee like pilot or cabin crew of a recognized airline on regular routes and on a scheduled timetable.<br>• Any External Congenital Anomaly which is not as a consequence of Genetic disorder<br>• Failure to seek medical advice or treatment by a medical practitioner leading to occurrence of the insured event | |
| 7 | Waiting period<br>• Time period during which | waiting period is the period starting from Rider policy inception or date of Rider revival during which no rider (Waiver of Premium) benefits will be admissible in case of occurrence of specified Critical | |

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| | specified diseases/treatments are not covered.<br>• It is counted from the beginning of the policy coverage | Illnesses covered and is a period of 90 days from Rider Policy inception or from any subsequent Rider reinstatement, whichever is later. | |
| 8 | Financial limits of coverage<br>i. Sub-limit (It is a pre-defined limit and the insurance company will not pay any amount in excess of this limit)<br>ii. Co-payment (It is a specified amount /percentage of the admissible claim amount to be paid by policyholder/insured)<br>iii. Deductible (It is a specified:<br>- up to which an insurance company will not pay any claim, and<br>- which will be deducted from total claim amount (if claim amount is more than the specified amount) | no sub-limit, co-payment or deductible applicable. | |

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| | iv. Any other limit (as applicable) | | |
| 9 | Claims / Claims Procedure | • It is a condition precedent to Our liability under this Rider that 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/ the occurrence of Accidental Total Permanent Disability / the diagnosis of covered Critical Illness.<br>• For details, please refer the Claims section of the Rider document.<br>• 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. | Part C Clause (III) |
| 10 | Policy Servicing | • Turn Around Time (TAT): https://www.sbilife.co.in/services download 'Turn Around Times' pdf<br>• Helpline/Call Centre Number:<br>○ Toll free no.: 1800 267 9090 (Customer Service Timing:24X7).<br>○ NRI Helpline No.: +91-22 6928 9090 (Customer Service Timing: 24X7)<br>• Our Contact Details: For any information/ clarification, please contact: Your local SBI Life service branch: <<SBI Life branch address>><br>• Link for downloading applicable forms and list of documents required including bank account details.<br>• Various forms are available on SBI Life Website: https://www.sbilife.co.in/customer-services/download-centre/policy-servicing-forms | Welcome Letter of Base Policy |
| 11 | Grievance/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<br>• Link for registering the grievance with Our portal: https://www.sbilife.co.in/en/grievances<br>• Contact details of Ombudsman: https://cioins.co.in/ombudsman | Part C Clause (V) |
| 12 | Things to remember | **Grace Period:**<br>As per the Base Policy<br><br>**Free Look Cancellation:**<br>30 days from the date of receipt of Rider document<br><br>**Rider Renewal:** | Part C Clause (II) (5)<br><br>Part C Clause (IV)(I) |

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| | | Your rider's renewal premium shall be payable along with the renewal premium for Base Policy. | |
| 13 | Your Obligations | 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 Life Assured before buying this Rider.<br><br>**Note**: Non-disclosure or misrepresentation may affect the claim settlement. | |

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

ii. In case of any conflict, the terms & conditions mentioned in the Base Policy Document/Rider Document shall prevail.