Part A

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

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

Sl.	Title	Description in Simple Words	MPD
no.		(Please refer to applicable Master Policy Clause Number in	Clause
		next column)	Number
1	NI of the	SBI Life – Group Micro Shield (UIN: 111N138V02)	MPD
1.		SBI LITE – Group Micro Silieta (OIN: 111N138V02)	Schedule
	Insurance Product and Unique		Schedule
	Identification		
	Number (UIN)		
2.	Master Policy	<< as allotted by system >>	MPD
۷.	Number	as anotted by system >>	Schedule
3.	Type of	SBI Life - Group Micro Shield, is a Group, Non-Linked, Non-	MPD
	Insurance Policy	Participating, Pure Risk, One Year Renewable Micro Life	Schedule
	,	Insurance Product	
4.	Basic Policy details	Master Policyholder Name: << as allotted by system >>	MPD
		• Scheme Type: << Compulsory/Voluntary >>	Schedule
		 Type of Loan / Scheme: << Lender-Borrower/ Others as mentioned in the MPF>> 	
		• Group Type: << Employer-Employee/Non-Employer-	
		Employee>>	
		• Spouse Benefit Cover: << Applicable / Not Applicable >>	
		Date of Commencement of Master Policy << dd/mm/yyyy >>	
		Policy Term: One Year Renewable Group Term Assurance OVECTA:	
		(OYRGTA)Mode of Premium Payment: << as allotted by system-	
		Yearly/Half-Yearly/Quarterly/Monthly >>	
		• Sum Assured: << as allotted by system >>	
	\	Sum Assured on Maturity: Nil	
5.	Policy		3.1
	Coverage/benefits	i) In the unfortunate event of death of the of the Insured	
	payable	Member during the Cover Term and the cover under this	
		Master Policy in respect to that Insured Member is In-Force,	
		the Death Benefit equal to the Sum Assured with respect to that Insured Member, will get paid out in lump sum and the	
		cover of that Insured Member will cease.	
		ii) If the Master Policyholder has opted for the Spouse Cover	
		Benefit and the Policy Schedule specifies that the Spouse	
		Cover Benefit is In-Force under this Master Policy and the	
		Insured Member/Primary Insured dies during the Cover Term,	
		We will pay the Death Benefit as specified above and the	
		cover for the Insured Member (who is the spouse) will continue till the Cover End Date. If the Insured Member (who	
		is the spouse) dies during the Cover Term, Death Benefit	
		equal to the Sum Assured with respect to that Insured	
		Member (who is the spouse), will get paid out in lump sum	
		and the cover of that Insured Member will cease.	2.2
			3.2
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		Maturity Benefit:	
		No benefit is payable on the Cover End Date.	6.1
		Surrender Benefit: Not applicable	
		Other benefit/options payable, specific to the policy, if any:	
		Spouse Cover Benefit is available under the Master Policy to the	
		Insured Members if opted by the Master Policyholder and specified	
-	Exclusions	in the Policy Schedule. Suicide Claim Provision	10.3
6.			10.5
	(events where insurance	 a) For employer-employee groups, the suicide exclusion is not applicable. 	
	coverage is not	b) For compulsory groups, the suicide exclusion is not	
	payable), if any.	applicable.	
		c) For other schemes: In case of death of the Insured Member	
		due to suicide, within 12 months from the Cover Start Date	
		of the Insured Member, 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, provided the Insured	
		Member's cover under the Master Policy is In-Force.	
		d) The total Premiums paid is total of all the Premiums paid	
		for that Insured Member, excluding any extra Premium and	
	C : 1	taxes, if collected explicitly.	-
7.	Grace period	Grace Period is available only during the Policy Term. A Grace	5
		Period of 30 days from the due date for payment of Premium will be provided for half yearly / quarterly Premium Payment Modes	
		and Grace Period of 15 days from the due date for payment of	
		Premium will be provided for monthly Premium Payment Mode to	
		the Insured Members. The Insured Member's coverage will remain	
		In-Force during the Grace Period.	
		Grace Period will not be applicable for policies with Yearly	
		Premium Payment Mode.	
8.	Free Look Period	In case, You/Insured Member do/does not agree with any terms	10.2
		and conditions of the Master Policy/Certificate of Insurance or	
		otherwise, You/Insured Member have/has the option to cancel the	
		Master Policy/Certificate of Insurance by sending a written request to the Company stating the reasons for objection within the Free	
		Look Period of 30 days from the receipt of the Master Policy	
		Document/Certificate of Insurance.	
		Upon Your/Insured Member's request and if no claim(s) has been	
		made under the Master Policy/Certificate of Insurance, We shall	
		refund the Premium paid by You/Insured Member for the Master	
		Policy/Certificate of Insurance subject only to deduction of the	
		proportionate risk Premium for the period of the cover, stamp duty	
		charges and medical expenses (if any), irrespective of the reasons mentioned.	
		Your/ Insured Members' request for cancellation of this Master	
		Policy/ Certificate of Insurance must reach Your nearest SBI Life	

		Office within a period of 30 days from the date of receipt of the Master Policy/Certificate of Insurance.	
9.	Lapse, paid-up and revival of the Policy	Lapse a) For Yearly Premium Payment Mode: Lapse is not applicable. b) For other than Yearly Premium Payment Mode: If Premium(s) have not been paid within the Grace period, the Insured Member's cover under the Master Policy shall lapse and no benefit is payable.	3.3
		Paid-up Paid-Up value is not available under this Master Policy.	7
		 Revival a) Not Applicable for Yearly Premium Payment Mode. b) For other than Yearly Premium Payment Mode: The Insured Member's cover under the Master Policy can be revived within 3 months from the due date of the first unpaid Premium and before the end of the Cover Term. The revival will be considered on receipt of written application from the Insured Member along with the proof of continued insurability of Insured Member and on payment of all overdue Premiums with interest. The Revival will be effected subject to underwriting based on Company's Board approved underwriting policy. 	
10	Policy Loan, if applicable	No policy loan is available under this Master Policy.	10.4
11	Claims/Claims Procedure	 Turn Around Time (TAT) for claims settlement and brief procedure: https://www.sbilife.co.in/en/services->Download 'Turn Around Times' pdf 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. https://www.sbilife.co.in/en/services/download-center/claim-forms 	8
		 List of documents required- Policy document/Certificate of Insurance Valid death certificate from municipal / local authorities KYC documents of the Claimant Valid bank account proof of the Claimant Claimant's statement and claim forms in prescribed formats 	

Part A

		 Hospital records including discharge summary, etc, wherever applicable Any other documents including post-mortem report, first information report where applicable Any other document which SBI Life may call, if found necessary in support of the claim 	
11.	Policy Servicing	 Turn Around Time (TAT): https://www.sbilife.co.in/en/services->Download 'Turn Around Times' pdf Our Contact Details: Toll free no.: 1800 267 9090 (Customer Service Timing:24X7). For any information/ clarification, please contact: Your local SBI Life service branch: <<sbi address="" branch="" life="">></sbi> 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/en/services/download-center/policy-servicing-forms 	12.12
12.	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 6100 Email - hcr@sbilife.co.in Link for registering the grievance with Our portal: https://www.sbilife.co.in/en/grievances Contact details of Ombudsman: https://cioins.co.in/ombudsman 	13

Declaration by the Master 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 Master Policy Document shall prevail

Internal

