

Part A**SBI Life – Sampoon Suraksha (UIN: 111N040V04) Master Policy Document
Group Non-Linked Non-Participating Pure Risk One-Year Renewable Life insurance product****CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY**

This document provides key information about Your Master Policy. You are also advised to go through Your Master 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 – Sampoon Suraksha (UIN: 111N040V04)	Cover Page
2.	Master Policy Number	<< as allotted by system >>	Cover Page
3.	Type of Insurance Policy	SBI Life – Sampoon Suraksha, is a group, non-linked non-participating, pure risk, one-year renewable, life insurance product	Cover Page
4.	Basic Policy details	<ul style="list-style-type: none">• Name of Master Policyholder: << allotted by system >>• Type of Group: << allotted by system >>• Type of Business: << allotted by system >>• Annual Renewal Date: <<allotted by the system>>• Premium to be paid by: <<allotted by the system>>• Level of Participation: <<allotted by the system>>• Maximum Cover ceasing Age: <<allotted by the system>>• Free Cover Limit (FCL): <<allotted by the system>>• Instalment Premium: <<allotted by the system>>• Premium Payment Mode: <<yearly/half-yearly/quarterly/monthly>>• Sum Assured on Death: <<allotted by the system>>• Sum Assured on Maturity: Nil• Policy Term: <<allotted by the system>>• Premium Payment Term: <<allotted by the system>> For more details, kindly refer Policy Schedule.	Policy Schedule
5.	Policy Coverage/benefits payable	Death Benefit: In the event of death of the Insured Member during the term of the Master Policy, We will pay the Death Benefits equal to the Sum Assured in a lumpsum or otherwise in installments if the Death Benefit Settlement Option is opted by the Claimant. Surrender Benefit: No Surrender Benefit available under the Master Policy. Maturity Benefit: No Maturity Benefit available under the Master Policy.	Clause 4

		<p>Options to the policyholders for availing benefits, if any, covered under the Policy: The Master Policy offers four optional benefits:</p> <ol style="list-style-type: none"> 1) Death Benefit Settlement: The Claimant may avail this option at time of intimation of death claims to receive the Death Benefit in installments. 2) Spouse Cover Benefit: This benefit is applicable only in employer employee scheme and if opted by the Master Policyholder and specified in the Policy Schedule and provides Coverage to the spouse of the Insured Member. 3) Terminal Illness Benefit: This benefit is applicable only in employer employee scheme and if opted by the Master Policyholder and specified in the Policy Schedule and is an accelerator benefit to the Death Benefit. 4) Convertibility Option: This benefit is applicable only in employer employee scheme and if opted by the Master Policyholder and specified in the Policy Schedule and allows Insured Member to opt for individual policy offered by Us without any further proof of insurability. <p>For more details, please see the Master Policy terms and condition.</p>	
	Riders opted, if any	<p><< If no Rider Opted: Not Applicable>></p> <p><<If Rider Opted: below content to be printed basis riders selected</p> <p><<SBI Life – Group Rider – Accelerated Core Critical Illness (UIN: 111B011V02) provides Rider Sum Assured on member being diagnosed with one or more of specified illnesses as per terms and conditions of the rider. After payment of the benefit due to critical illness, the sum assured under the base policy would stand reduced by the amount paid>></p> <p><<SBI Life – Group Rider – Accelerated Extended Critical Illness (UIN: 111B008V02) provides Rider Sum Assured on member being diagnosed with one or more of specified illnesses as per terms and conditions of the rider. After payment of the benefit due to critical illness, the sum assured under the base policy would stand reduced by the amount paid>></p> <p><< SBI Life – Group Rider – Accident Death Benefit (UIN:111B007V02) provides Rider Sum Assured on Accidental Death of the member as per terms and conditions of the rider >></p> <p><< SBI Life – Group Rider – Accidental Partial Permanent Disability (UIN:111B006V02) provides Rider Sum Assured on Accidental Partial Permanent Disability of the member as per terms and conditions of the rider >></p> <p><< SBI Life – Group Rider – Accidental Total Permanent Disability (UIN:111B009V02) provides Rider Sum Assured on Accidental Total Permanent Disability of the member as per terms and conditions of the rider >></p> <p><<SBI Life – Group Rider – Additional Core Critical Illness (UIN:111B012V02) provides Rider Sum Assured on member being diagnosed with one or more of specified illnesses as per terms and conditions of the rider.>></p>	

		<< SBI Life – Group Rider – Additional Extended Critical Illness (UIN: 111B010V02) provides Rider Sum Assured on member being diagnosed with one or more of specified illnesses as per terms and conditions of the rider.>>	
6.	Exclusions (events where insurance coverage is not payable), if any.	For compulsory employer-employees scheme, the suicide exclusion is not applicable. For other schemes, in case of death of the Insured Member due to suicide, within 12 months from the Date of Commencement of risk 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 Coverage under the Master Policy is in-force. After paying the benefit as applicable, the Insured Member's cover under the Master Policy will be terminated. The Total Premiums Paid is total of all the premiums paid for that Insured Member, excluding any extra premium and taxes, if collected explicitly.	
7.	Grace Period	A grace period of 15 days from premium due date for monthly premium mode and 30 days from the premium due date for other half yearly and quarterly premium modes will be allowed for payment of premiums. The grace period will also apply to the rider premiums. 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 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 whether received electronically or otherwise. Upon Your/Insured Member's request and if no claim 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.	Free Look Period Clause
9.	Lapse, paid-up and revival of the Policy	Lapse If any premium remains unpaid at the end of the grace period, the Master Policy shall lapse, and no benefits shall be payable. Paid-up Value Not applicable Revival Yearly Premium Payment Mode: Not Applicable Half- Yearly/ Quarterly/ Monthly Payment Mode: If premiums are not paid within the period of grace, the policy shall lapse. The Master Policy could then	

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		be revived within the Revival Period and the cover will recommence from the date of reinstatement and the premium will be collected accordingly.	
10.	Policy Loan	Not applicable	
11.	Claims / Claims Procedure	<ul style="list-style-type: none"> 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). Contact details of the insurer: 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 <p>List of documents required-</p> <ul style="list-style-type: none"> Valid Death Certificate from municipal / local authorities in case of death claim; KYC documents of the Claimant; Valid bank account proof of the Claimant; Claimant's statement and claim application forms in prescribed formats; <p>Any other documents if asked by us.</p>	Clause 9
12.	Policy Servicing	<ul style="list-style-type: none"> Turn Around Time (TAT): https://www.sbilife.co.in/en/services->Download 'Turn Around Times' pdf Toll free no.: 1800 267 9090 (Customer Service Timing:24X7). 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. Various forms are available on SBI Life Website: https://www.sbilife.co.in/en/services/download-center/policy-servicing-forms 	Clause 15.10
13.	Grievances / Complaints	<ul style="list-style-type: none"> 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 the insurer's portal: https://www.sbilife.co.in/en/grievances Contact details of Ombudsman: https://cioins.co.in/ombudsman 	Clause 16



Declaration by the Policyholder

I have received the above and I have read and confirm having noted the details.

(Signature of the Policyholder)

Place:

Date:

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.

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