

Why SBI Life - Sampoon Cancer Suraksha?

Cancer comes with a cost, both physical and emotional. However, being ready helps you fight back. So plan for it with SBI Life - Sampoon Cancer Suraksha, that offers you complete financial support at every stage of your treatment so that today you remain liberated from worrying about Cancer and more focused on defeating it. SBI Life - Sampoon Cancer Suraksha is an Individual, Non-participating, Non-linked Health Insurance Pure Risk Premium Product.

Key Features

- **Choice of three Benefit Structures¹:**
 - Standard: Covers Minor & Major stage cancer
 - Classic: Covers Minor & Major stage cancer, with additional payout on Advanced stage cancer
 - Enhanced: Covers Minor & Major stage cancer with additional payout on Advanced stage cancer, and with benefit of Sum assured reset
- **Over-The-Counter product:** Simplified enrolment process with no medical examination
- **Hassle-Free claim process:** Payouts are independent of actual expenses incurred
- **Monthly Income Benefit option:** Flexibility to avail 1.20% of Sum Assured as monthly payout for 3 years on diagnosis of Major stage cancer
- **Premium Waiver Benefit:** In-built Premium Waiver based on benefit structure chosen
- **Medical Second Opinion²:** Facility to avail a second opinion from medical experts
- **Tax Savings³:** Get Section 80D benefit for premiums paid towards Health Benefit
- **Affordable premiums**

¹Specific stages of cancer are covered based on the benefit structure chosen. Benefit Structure once selected at inception cannot be changed during the policy term.

²Medical Second Opinion: A service which enables life assured, to receive second opinion of their diagnosis and treatment plans by another doctor. This service would be provided on the diagnosis of cancer and CIS only, provided the policy is in-force. Services are provided by Mediguide India.

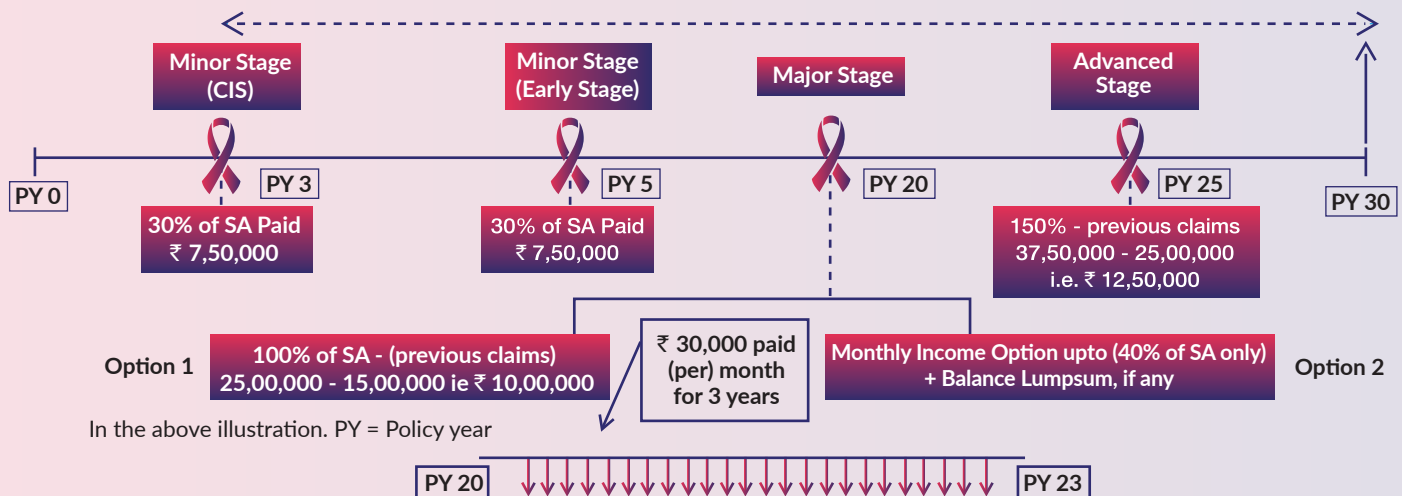
³Tax benefits are as per Income Tax Laws & are subject to change from time to time. Please consult your Tax advisor for details.

Illustration

SBI Life - Sampoon Cancer Suraksha (Classic Benefit structure)

Life Assured Age: 40	Sum Assured: 25 Lakhs	Premium Frequency: Yearly
Policy Term: 30 years	Gender: Male	Basic Premium: ₹ 8,253 (exclusive of applicable taxes)

Premium Waiver Benefit for Outstanding Policy Term



SBI Life -
Sampoon
Cancer Suraksha
UIN: 111N109V03

SBI Life
Apne liye. Apno ke liye.

SBI Life - Sampoon Cancer Suraksha at a Glance:

BENEFIT STRUCTURE DETAILS:

Age* at Entry	Min: 6 years for child, 18 years for Adult	Max: 17 years for Child, 65 years for Adult	
Maximum Age* at Maturity	75 years		
Basic Sum Assured (in multiples of ₹ 1 Lakh)	Min: ₹ 10,00,000	Max: ₹ 50,00,000 Subject to Board Approved Underwriting Policy	
Policy Term	Min: 5 years	Max: 30 years	
Premium Frequency	Yearly / Half-Yearly / Quarterly / Monthly#		
Premium Paying Term	Same as policy term		
Premium Reviewability	Premium rates are guaranteed for a block of 5 policy years and will be reviewed after each block of five years. The revised premium rates would be based on age at entry. Premium rates may be revised based on the claim experience under the product subject to prior IRDAI approval.		
Premium Frequency Loading	Half-Yearly: 51.00% of annual premium Quarterly: 26.00% of annual premium Monthly: 8.50% of annual premium		
Premium (in ₹) (Exclusive of applicable taxes)	Mode	Minimum	Maximum
	Yearly	₹ 600	Based on the age and Sum Assured
	Half Yearly	₹ 300	
	Quarterly	₹ 150	
	Monthly#	₹ 50	

*All the references to age are age as on last birthday.

#For Monthly mode, upto 3 Months premium to be paid in advance and renewal premium payment through Electronic Clearing System (ECS) or Standing Instructions (where payment is made either by direct debit of bank account or credit card). For Monthly Salary Saving Scheme (SSS), upto 2 month premium to be paid in advance and renewal premium payment is allowed only through Salary Deduction.

Prohibition of Rebates

Section 41 of Insurance Act 1938, as amended from time to time, states:

- No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.
- Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

Toll-free No.: 1800 267 9090 | **SMS 'LIBERATE'** to 56161 | **Email:** info@sbilife.co.in | **Web:** www.sbilife.co.in
(Between 9.00 am & 9.00 pm)

SBI Life – Sampoon Cancer Suraksha, Individual, Non-Participating, Non-Linked Health Insurance Pure Risk Premium Product.

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS

IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

For details regarding the coverage, definitions, exclusions, waiting period, risk factors, terms and conditions please read the sales brochure carefully before concluding a sale. Trade logo displayed above belongs to State Bank of India and is used by SBI Life under license. SBI Life Insurance Company Limited. Registered and Corporate Office: Natraj, M V Road & Western Express Highway Junction, Andheri (East), Mumbai - 400 069. | IRDAI Regn. No. 111 | CIN L99999MH2000PLC129113

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