



SBI Life Insurance Company Limited
Registration Number: 111 Regulated by IRDAI

**POLICY
DOCUMENT**

SBI LIFE – SHUBH NIVESH
UIN: 111N055V02
(A WITH PROFIT ENDOWMENT ASSURANCE PLAN)

Registered & Corporate Office: SBI Life Insurance Co. Ltd, “Natraj”, M.V. Road & Western Express Highway Junction,
Andheri (East), Mumbai - 400 069.

Website: www.sbilife.co.in | Email: info@sbilife.co.in | CIN: U99999MH2000PLC129113
Toll Free: 1800 22 9090 (Between 9.00 am & 9.00 pm)

Policy Schedule

Your Policy

Welcome to your **SBI Life – Shubh Nivesh** policy and thank you for preferring **SBI Life Insurance Company Limited** to provide you with insurance solutions. The UIN allotted by IRDAI for this product is 111N055V02.

The information you have given in your proposal form, personal statement together with any reports or other documents and declarations form part of this contract of insurance with us. Your policy document, comprising this policy schedule along with the policy booklet and any endorsements, is evidence of the contract. You should read these carefully to make sure you are satisfied. Please keep these in a safe place.

SBI Life – Shubh Nivesh provides an excellent package of insurance cum investment solution. In return for your premiums we will provide benefits as described in the following pages of the policy document. The benefits available under this policy are subject to the payment of future premiums as and when due.

Your Policy is a participating traditional insurance product and you are entitled to a share of the profits under this policy.

The benefits will be paid to the person(s) entitled as set out in the policy document, on proof to our satisfaction, of such benefits having become payable and of the title of the persons claiming the payments.

Please communicate any change in your mailing address or any other communication details as soon as possible.

If you require further information, please contact us or the Insurance Advisor / facilitator mentioned below.

Insurance Advisor/Facilitator Details: <<name>> <<code>>
<< mobile number or landline number if mobile not available>>.

Identification

1. Policy Number	<< as allotted by system >>
2. Proposal No.	<< from the proposal form >>
3. Proposal Date	<< dd/mm/yyyy >>
4. Customer ID	<< as allotted by system >>

Personal information		
5. Name of the life assured	<< Title / First Name / Surname of the life assured >>	
6. Name of proposer / policyholder	<< Title / First Name / Surname of the policyholder >>	
7. Date of Birth	Life Assured	Policyholder
	<< dd/mm/yyyy >>	<< dd/mm/yyyy >>
8. Age at entry	Life Assured	Policyholder
9. Gender	Life Assured	Policyholder
	<< Male / Female >>	<< Male / Female >>
10. Mailing Address	<< Address for communication >>	
11. Telephone Number with STD Code		
12. Mobile Number		
13. E-Mail ID of the policyholder	<< E-Mail ID of the proposer >>	

Nomination		
14. Name of the Nominee(s)	Relationship with the life assured	Age
15. Name of the Appointee(s)	Relationship with nominee	Age

Important dates	
16. Date of commencement of policy	<< dd/mm/yyyy >>
17. Date of commencement of risk	<< dd/mm/yyyy >>
18. Policy anniversary date	<< dd/mm >>
19. Premium due dates	<< >>
20. Endowment maturity date	<< dd/mm/yyyy >>
21. Endowment with whole life maturity date	<< dd/mm/yyyy >> NA if endowment option chosen

Basic policy information

22. Plan Option	<<Endowment option / Endowment with whole life option >>
23. Basic Sum Assured (Rs.)	<< >>
24. Premium frequency	<</Yearly/Half-Yearly/Quarterly/Monthly>>

Riders chosen	
Name of the Rider	UIN
<< Names of the selected Riders / No riders applicable >>	<< UIN / Not applicable >>

Base Policy & Riders Benefit							
Benefit	Sum Assured (Rs.)	Term (Years)	Premium Paying Term (Years)	Installment Premium (Rs.) <<This cell would give premium net of staff rebate, if any>>	Service Tax and Cess (Rs.)	Due Date of Last Premium	Date of Maturity/ Cover End Date
Base Policy	<< >>	<< >>	<< >>	<< >> in the first year	<< >> in the first year	<< >>	<<Endowment maturity date>> <<Endowment with whole life maturity date >>
<<SBI Life – Preferred Term Rider (UIN: 111B014V02)>>	<< >>	<< >>	<< >>	<< >> in the first year	<< >> in the first year	<< >>	<< >>
<<SBI Life – Accidental Death Benefit Rider (UIN: 111B015V02)>>	<< >>	<< >>	<< >>	<< >> in the first year	<< >> in the first year	<< >>	<< >>

<<SBI Life - Accidental Total & Permanent Disability Benefit Rider (UIN: 111 B016V02)>>	<< >>	<< >>	<< >>	<< >> in the first year	<< >> in the first year	<< >>	<< >>
Total Installment Premium, excluding taxes (Rs.)	<< >> in the first year						
Applicable Taxes	<< >> in the first year						
Total Installment Premium including taxes	<< >> in the first year						
Applicable Rate of Tax*	First Year : <<xx.xx%>>						
	Second Years onwards : << >>						

*includes Service Tax/ Cess/ GST (currently only in case of J&K residents) and/ or any other statutory levy/ duty/ surcharge, as notified by the Central and/or State Government from time to time as per the provisions of the prevalent tax laws.

N.A. means 'not applicable'.

Applicable clauses

<< To be printed only when the policyholder is staff member
We will award the following discount to you on your premium.>>

Benefit	Discount applicable as a percentage of tabular premium (applicable across policy term)
Base Policy	<<6% for RP, 2% for SP>>
SBI Life – Preferred Term Rider (UIN: 111B014V02)	<<6% for RP, 2% for SP>>
SBI Life – Accidental Death Benefit Rider (UIN: 111B015V02)	<<6% for RP, 2% for SP>>
SBI Life - Accidental Total & Permanent Disability Benefit Rider (UIN: 111B016V02)	<<6% for RP, 2% for SP>>



Signed for and on behalf of **SBI Life Insurance Company Limited,**

Authorised Signatory			
Name			
Designation			
Date		Place	

The stamp duty of Rs <<.....>> (Rupees.....only) paid by pay order, vide receipt no. <<.....>> dated << . Government notification Revenue and Forest Department No. Mudrank <<.....>> dated <<.....>>

<< Digital Signature >>

(Signature)
Proper Officer

We request you to read this policy schedule along with the policy booklet. If you find any errors, please return your policy document for effecting corrections.

***** End of Policy Schedule *****