

**SBI Life – Smart Shield Premier (UIN: 111N145V01)**  
**An Individual, Non-Linked, Non-Participating, Life Insurance, Pure Risk Product**

**CUSTOMER INFORMATION SHEET**

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

Sl. No.	Title	Description in Simple Words <i>(Please refer to applicable Policy Clause Number in next column)</i>	Policy Clause Number
1.	Name of the Insurance Product and Unique Identification Number (UIN)	SBI Life – Smart Shield Premier (UIN:< as allotted by system >)	Part A, Welcome Letter
2.	Policy Number	<< as allotted by system >>	Policy Schedule
3.	Type of Insurance Policy	SBI Life – Smart Shield Premier is an Individual, Non - Linked, Non-Participating, Life Insurance, Pure Risk Product	Cover Page
4.	Basic Policy Details	<ul style="list-style-type: none"> <li>Benefit Option chosen: &lt;&lt;as allotted by system&gt;&gt;</li> <li>Premium Payment Term: &lt;&lt; as allotted by system &gt;&gt;</li> <li>Policy Term: &lt;&lt; as allotted by system&gt;&gt;</li> <li>Instalment Premium: &lt;&lt; as allotted by system &gt;&gt; (excluding taxes)</li> <li>Mode of Premium Payment: &lt;&lt; as allotted by system yearly, half-yearly or monthly &gt;&gt;</li> <li>Sum Assured: &lt;&lt; as allotted by system &gt;&gt;</li> </ul>	Policy Schedule
5.	Policy Coverage/Benefits Payable	<p><b><u>Maturity Benefit:</u></b> There is no maturity benefit payable on the Date of expiry of Term under this Policy.</p> <p><b><u>Death Benefit:</u></b> In case of death of Life Assured any time during the Policy Term and provided Policy is In-Force, Sum Assured on Death will be payable, which is higher of</p> <ul style="list-style-type: none"> <li>Absolute Amount Assured on Death<sup>^</sup> or</li> <li>11 times of Annualized Premium* or</li> <li>105% of the Total Premiums Paid<sup>#</sup> upto the date of death</li> </ul> <p><sup>^</sup>Absolute Amount Assured on Death is: For Level Cover: Sum Assured; For Increasing Cover: Increased Sum Assured as on date of death</p> <p>*Annualized Premium is the Premium amount payable in a year excluding taxes, Rider premiums, Underwriting extra premiums and loadings for modal premiums.</p> <p><sup>#</sup>Total Premiums Paid means total of all the Premiums paid under the base product, excluding any extra Premium and taxes, if collected explicitly.</p> <p><b><u>Surrender Benefits:</u></b> Surrender Benefit is not available. However, for Limited Premium policies, after payment of Premiums for at least first two full Policy</p>	<p>Part C (II) (2)</p> <p>Part C (II) (1)</p> <p>Part C (II) (6) (6.2)</p>

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		Years premiums, an amount equal to Unexpired Risk Premium Value, if any, shall be payable.  Please refer Non-forfeiture benefits of the Policy Document.	
6.	Riders opted, if any	Rider Name & UIN << as allotted by system >>	Policy Schedule
7.	Exclusions (events where insurance coverage is not payable), if any.	<b>Suicide Exclusion:</b> In case of death of Life Assured due to suicide within 12 months from the Date of Commencement of Risk under the Policy or from the Date of Revival of the Policy, as applicable, We will not pay the Death Benefit and the Claimant shall be entitled to the higher of 80% of the Total Premiums Paid till the date of death or the Unexpired Risk Premium Value available as on the date of death, provided the Policy is In-Force.	Part C (II) (11)
8.	Grace Period	30 days from the due date for the payment of premium for yearly and half-yearly mode and 15 days for monthly mode.	Part C (II) (4)
9.	Free Look Period	30 days	Part C (IV) (1)
10.	Lapse, Paid-Up and Revival of the Policy	<b>Lapse</b> If You do not pay due Premiums within the Grace Period, the Policy shall Lapse.  <b>Paid-Up Value:</b> Not Applicable  <b>Revival:</b> If Premiums are not paid within the Grace Period and the Policy is not Surrendered, the Policy may be revived with or without Rider for full benefits within five consecutive complete years from the date of the first unpaid Premium on payment of all overdue Premiums with interest.	Part C (II) (5)  Part C (II) (6) (6.1)  Part C (II) (7)
11.	Policy Loan, if applicable	Policy Loan is not available under this Policy.	Part C (II) (8)
12.	Claims/Claims Procedure	<ul style="list-style-type: none"> <li>• Turn Around Time (TAT) for claims settlement and brief procedure: <a href="https://www.sbilife.co.in/en/services">https://www.sbilife.co.in/en/services</a> download 'Turn Around Times' pdf</li> <li>• Helpline/Call Centre Number: Toll free no.: 1800 267 9090 (Customer Service Timing: 24X7). Helpline for NRI customers: +91-022 6928 9090 (Customer Service Timing: 24X7)</li> <li>• Our Contact details: SBI Life Insurance Company Limited Central Processing Centre 7th Level (D Wing) &amp; 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: <a href="mailto:claims@sbilife.co.in">claims@sbilife.co.in</a></li> <li>• Link for downloading claim form and list of documents required including bank account details. <a href="https://www.sbilife.co.in/en/services/download-center/claim-forms">https://www.sbilife.co.in/en/services/download-center/claim-forms</a></li> </ul>	Part C (III)

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		For details, please refer the Claims section of the Policy document.	
13.	Policy Servicing	<ul style="list-style-type: none"> <li>• Turn Around Time (TAT): <a href="https://www.sbilife.co.in/en/services">https://www.sbilife.co.in/en/services</a> download 'Turn Around Times' pdf</li> <li>• Helpline/Call Centre Number Toll free no.: 1800 267 9090 (Customer Service Timing: 24X7). Helpline for NRI customers: +91-022 6928 9090 (Customer Service Timing: 24X7)</li> <li>• Our Contact Details: For any information/ clarification, please contact: Your local SBI Life service branch: &lt;&lt;SBI Life branch address&gt;&gt;</li> <li>• Link for downloading applicable forms and list of documents required including bank account details. Various forms are available on SBI Life Website: <a href="https://www.sbilife.co.in/en/services/download-center/Policy-servicing-forms">https://www.sbilife.co.in/en/services/download-center/Policy-servicing-forms</a></li> </ul>	Part C (II) (10)
14.	Grievances /Complaints	<ul style="list-style-type: none"> <li>• Contact details of Grievance Redressal Officer: SBI Life Insurance Company Limited Central Processing Centre 7th Level (D Wing) &amp; 8th Level, Seawoods Grand Central, Tower 2, Plot No R-1, Sector - 40, Seawoods, Nerul Node, Navi Mumbai - 400706 Telephone No. 022-6645 6200 <b>Email - <a href="mailto:hcr@sbilife.co.in">hcr@sbilife.co.in</a></b></li> <li>• Link for registering the grievance with Our portal: <a href="https://www.sbilife.co.in/en/grievances">https://www.sbilife.co.in/en/grievances</a></li> <li>• Contact details of Ombudsman: <a href="https://cioins.co.in/ombudsman">https://cioins.co.in/ombudsman</a></li> </ul>	Part C (V)

Declaration by the 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](http://www.sbilife.co.in).
- ii. In case of any conflict, the terms and conditions mentioned in the Policy Document shall prevail.