

Arogya Plus Policy - Annual Premium Chart and OPD limits exclusive of service tax. Highlighted values in yellow are OPD limit applicable.

Age	Self			1 Adult + 1 Kid			2 Adults			1 Adult + 2 Kids			2 Adults + 1 Kid			2 Adults + 2 Kids			Premium excluding Service Tax
	Sum Insured			Sum Insured			Sum Insured			Sum Insured			Sum Insured			Sum Insured			
	100000	200000	300000	100000	200000	300000	100000	200000	300000	100000	200000	300000	100000	200000	300000	100000	200000	300000	
0.25-18	7000	5500	4000	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	Rs. 8900
19-35	7000	5500	4000	6000	4500	2500	6000	4500	2000	5000	3000	500	5000	2500	500	4000	1500	500	
36-40	6500	5500	4000	5500	4000	1500	5000	3500	500	5000	2500	500	4500	1500	500	3500	500	500	
41-45	6500	3500	2000	5500	3500	1000	4500	3000	500	4500	2000	500	4000	1000	500	3000	500	500	
46-55	5500	3500	2000	4500	2000	500	3500	1500	500	4000	1000	500	2500	500	500	2000	500	500	
56-60	3500	500	500	3000	500	500	1000	500	500	2000	500	500	500	500	500	500	500	500	
61-65	2000	500	500	1500	500	500	500	500	500	1000	500	500	500	500	500	500	500	500	
Age	Self			1 Adult + 1 Kid			2 Adults			1 Adult + 2 Kids			2 Adults + 1 Kid			2 Adults + 2 Kids			Premium excluding Service Tax
	Sum Insured			Sum Insured			Sum Insured			Sum Insured			Sum Insured			Sum Insured			
	100000	200000	300000	100000	200000	300000	100000	200000	300000	100000	200000	300000	100000	200000	300000	100000	200000	300000	
0.25-18	10000	10000	8500	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	Rs. 13350
19-35	10000	10000	8500	10000	9000	7000	10000	8500	6500	9500	7500	5000	9500	7000	4500	8500	6000	2500	
36-40	10000	10000	8500	10000	8500	6000	9500	7500	5000	9000	7000	4000	8500	6000	3000	8000	5000	1000	
41-45	10000	8500	7500	10000	8000	5500	9000	6500	4000	9000	6500	3500	8500	5500	2000	7500	4000	500	
46-55	10000	7500	5500	9000	6500	3500	8000	5000	1000	8000	5500	1500	7000	3500	500	6500	2500	500	
56-60	8000	4500	1500	7500	4000	500	5000	500	500	6500	2500	500	4500	500	500	4000	500	500	
61-65	6500	2500	500	6000	1500	500	2500	500	500	5500	500	500	2000	500	500	1500	500	500	
Age	Self			1 Adult + 1 Kid			2 Adults			1 Adult + 2 Kids			2 Adults + 1 Kid			2 Adults + 2 Kids			Premium excluding Service Tax
	Sum Insured			Sum Insured			Sum Insured			Sum Insured			Sum Insured			Sum Insured			
	100000	200000	300000	100000	200000	300000	100000	200000	300000	100000	200000	300000	100000	200000	300000	100000	200000	300000	
0.25-18	10000	10000	10000	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	Rs. 17800
19-35	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000	9000	10000	10000	8500	10000	10000	7000	
36-40	10000	10000	10000	10000	10000	10000	10000	10000	9500	10000	10000	8500	10000	10000	7500	10000	9500	5500	
41-45	10000	10000	10000	10000	10000	10000	10000	10000	8000	10000	10000	8000	10000	10000	6000	10000	8500	4500	
46-55	10000	10000	10000	10000	10000	8000	10000	9500	5500	10000	9500	6000	10000	8000	3500	10000	7000	2000	
56-60	10000	8500	5000	10000	8000	4000	9500	4500	500	10000	7000	2000	8500	3500	500	7500	3000	500	
61-65	10000	7000	2000	10000	6000	1000	7000	500	500	9500	5000	500	6000	500	500	6000	500	500	

Note: - If we have a policy holder beyond age of 75 years, we will continue to charge premiums applicable for age of 75 years unless we request for change and IRDA approves it.

We also offer the following Policies for Individual & Families:

- Health Insurance Policy
- Critical Illness Insurance Policy
- Personal Accident Insurance Policy
- Hospital Daily Cash Insurance Policy
- Private Car Insurance Policy-Package
- Travel Insurance Policy
- Long Term Home Insurance Policy

For more details, contact:

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SBI General Insurance Company Limited
Corporate & Registered Office: 'Natraj', 101, 201 & 301,
Junction of Western Express Highway & Andheri - Kurla Road,
Andheri (East), Mumbai - 400 069.

IRDA Reg. No. 144 dated 15/12/2009 | CIN: U66000MH2009PLC190546
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Get easy financial support to overcome hospitalisation & OPD expenses

SBI General's Arogya Plus Policy



No medical tests upto 55 years of age

Financial planning can go for a toss when serious illness/accident adds up to routine health problems. Managing medical expenses becomes more challenging with rising medical costs. **SBI General's Arogya Plus Policy** is a financial protection against rising OPD medical expenses and hospitalisation expenses. It allows you to focus on your treatment by taking care of medical expenses better.

What are the key benefits of the Policy?

- No pre-policy medical test up to the age of 55 years for people with no medical history.
- Multiple coverage options - Individual & Family Floater options.
- OPD expenses as specified in the policy schedule.
- 142 Day Care expenses covered.
- Coverage of Pre and Post Hospitalisation Expenses - 60 days before and 90 days after the hospitalisation.
- Maternity Expenses covered up to the OPD limit.
- Sum Insured option of ₹1,00,000, ₹2,00,000 & ₹3,00,000.
- Save tax under Sec 80 D (Tax benefits are subject to change in tax laws).

What is the scope of cover of SBI General's Arogya Plus Policy?

• Eligible hospitalisation expenses:

The following medical expenses will be covered while the insured was under inpatient care:

- Room rent, boarding expenses, Medical practitioners fees.
- Intensive care unit.
- Nursing expenses.
- Anesthesia, blood, oxygen, operation theatre expenses, surgical appliances, medicines & consumables, diagnostic expenses and x-ray, dialysis, chemotherapy, radiotherapy, cost of pacemaker, prosthesis/internal implants and any medical expenses incurred which is integral part of the operation.
- Physiotherapy as inpatient care and being part of the treatment.

Multiple coverage options

- Drugs, medicines and consumables consumed during hospitalisation period.
- **OPD treatment:** Covers expenses for OPD consultation and treatment up to specified limit.
- **Pre-hospitalisation expenses coverage:** 60 days prior to date of admission into the hospital.
- **Post-hospitalisation expenses coverage:** 90 days after the date of discharge from the hospital.
- **Day Care expenses:** Covers 142 Day Care expenses.
- **Ambulance expenses:** Up to ₹1500.
- **Alternative treatment:** Reimbursement of alternative treatment under AYUSH taken in a government hospital or in any institute recognised by government and/or accredited by quality council of India/national accreditation board on health.
- **Domiciliary hospitalisation:** Reasonable and customary charges towards domiciliary hospitalisation.
- **Maternity Expenses:** Cover for Maternity Expenses up to the OPD limit in the policy.

What is the minimum & maximum entry age limit of the Policy?

The Minimum age of entry for SBI General's Arogya Plus Policy is 3 months. The Maximum age of entry for the policy is 65 years.

What are the tenure plan options available under this Policy?

Arogya Plus Policy to individuals will be issued for a period of one, two or three years and to group it will be issued only for one year.

What are sum insured options available under this Policy?

The sum insured available under this policy are ₹1,00,000, ₹2,00,000 & ₹3,00,000.

Who can buy this policy?

Any Individual fulfilling the age limits can take this Policy for himself and/or his family. Floater option is also available for self, spouse and maximum two children.

142 Day Care expenses covered

"Family" means the spouse, dependent children, parents and parents-in-law.

What is SBI General's Policy on Renewal?

This Policy may be renewed every year and in such event, the renewal premium shall be paid to Insurer on or before the date of expiry of the Policy or of the subsequent renewal thereof. However Insurer shall not be bound to give notice that such renewal premium is due. Also, Insurer may exercise option not to renew the Policy on grounds of fraud misrepresentation, or suppression of any material fact either at the time of taking the Policy or any time during the currency of the earlier policies.

A **grace period** of 30 days is allowed for renewal of the Policy. This will be counted from the day immediately following the premium due date during which a payment can be made to renew or continue the Arogya Plus Policy in force without loss of continuity benefits such as waiting periods and coverage of pre-existing diseases. The continuity of coverage for all the covers under the expiring policy will be subject to receiving appropriate premium for the same. Coverage is not available for the period for which no premium is received and Insurer has no liability for the claims arising during this period.

What are the major Exclusions of the Policy?

The following exclusions shall apply to the benefits admissible under this policy and No benefit shall be paid for the following circumstances and for the following conditions / tests / treatments.

- Any condition, ailment or injury or related condition(s) for which you can have been diagnosed, received medical treatment had signs and/or symptoms, prior to inception of your first policy, until 48 consecutive months have elapsed, after the date of inception or the first policy.
- First 30 days exclusion for illness/sickness except hospitalisation due to injury.
- First 9 months exclusion for Maternity expenses.
- Treatment taken outside India.
- Injury/disease directly or indirectly caused or contributed due to nuclear weapons/materials.

Sum Insured option of Rs.1 Lac to Rs.3 Lacs

- War, invasion, acts of foreign enemy, hostilities, etc.
- Epidemic disease recognized by WHO or Indian Government.
- Intentional self injury or violation of any law.
- Cosmetic or aesthetic treatments of any description, lasik treatment for refractive error. Any form of plastic surgery (unless necessary for the treatment of illness or accidental bodily injury).
- Treatment for de-addiction from drug or alcohol or other substance.
- Any condition directly or indirectly caused by or associated with human immunodeficiency virus or variant/mutant viruses and or any syndrome or condition of a similar kind commonly referred to as AIDS.
- Vaccination or inoculation except as part of post-bite treatment for animal bite.
- Treatment for any mental illness or psychiatric or psychological ailment/condition.
- Genetic disorders and stem cell implantation / surgery / storage.
- Treatments in health hydro, spas, nature care clinics and the like.
- Experimental and unproven treatment.
- Disease / illness or injury whilst performing duties as a serving member of a military or police force.

Disclaimer: The above information on exclusions is only indicative in nature. For details of the coverage & exclusions please contact our nearest office and refer to the policy.



Save Tax under Sec. 80D (Tax benefits are subject to change in tax laws)

The Fast, Fair & Transparent Claim procedure that will keep you in control

SBI General's dedicated and experienced claims team aim to deliver you a differentiated customer service of a fast, fair, convenient and transparent claims process for the management and settlement of your claim.

At SBI General, our philosophy is to always look for ways to pay valid claims in a fair and timely manner. Our claims service will:

- Provide assistance in emergency situations
- Keep you informed of the progress of your claim

What's more, Our skilled staffs are empowered to act and make decisions, so that your claim is processed as quickly and efficiently as possible. This should help you get back in control as quickly as possible.

About SBI General Insurance

SBI General Insurance is a joint venture between State Bank of India and Insurance Australia Group (IAG). State Bank of India enjoys the largest banking franchise in India. Along with its associate Banks, State Bank Group has the unrivalled strength of over 19,600 branches across the country, arguably one of the largest banking networks in the world.

IAG is one of the largest non life Insurance company in Australia. Insurance Australia Group Limited (IAG) is an international General Insurance group, with operations in Australia, New Zealand and Asia. IAG's businesses underwrite around A\$11 billion of premium annually.

SBI General's current geographical coverage extends to 60+ cities pan India. We are currently serving 3 key customer segments i.e. Retail Segment (catering to Individual & Families), Corporate Segment (catering mid to large size Companies) and SME Segment. Current Policy offering of SBI General covers Motor, Health, Personal Accident, Travel & Home Insurance for Individuals and Aviation, Fire, Marine, Package, Construction & Engineering, Liability, Group Health, Group Personal Accident & Credit Insurance for Businesses.

The above information is only indicative in nature. For full details of the coverage & exclusions please contact our nearest office and refer to the policy.