

SBI LIFE - PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (UIN: 111G102V01)

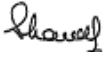
CERTIFICATE OF INSURANCE

SCHEDULE OF BENEFITS

Master Policy Holder Name	SBI	Master Policy Number	76001000135		
Annual Renewal Date (ARD)	1st June of Every Year	Date Of Commencement Of Master Policy		01/06/2015	
Member Name	S SRINIVASA RAO & S SANTHOSHI KUMARI				
Aadhar Number		Date Of Birth	18/03/1975	Member ID	14459595
Bank Account Number	30991327366		Bank Name	SBI	
Address	"D.NO:1-3-12,MAJUDELLA STREET," "CONTONMENT,SAIRATNA HEIGHTS," "PLOT NO:408,BLOCK B,VIZIANAGARAM" "PLOT NO:408,BLOCK B,VIZIANAGARAM" Vizianagaram 2 535002				
Group Member Nominee	SANTOSHI KUMARI SATYAVARAPU	Nominee Age:			
Life Cover Details					
Date of Commencement of Cover	01/06/2015	Cover End Date :	31/05/2016		
Sum Assured	Rs.200,000	Grace period :	30 days		
Premium Amount (excluding Service tax/ Cess / GST or any other statutory levy/duty/ surcharge)	Rs.330*	Premium Amount Paid (including Service tax/ Cess / GST or any other statutory levy/duty/ surcharge)	Rs.330*		

The terms and conditions of the scheme rules are binding on the Insured members and their legal representatives.

* includes Rs 41/- as reimbursement of expenses to the Bank.



Authorized Signatory

Dated: 09/10/2015

Terms & Conditions of Your Insurance Cover

1. Benefits
 - i. Maturity Benefit: There is no maturity benefit payable.
 - ii. Death Benefit: A death benefit of Rs. 200,000 shall be payable to the nominee /beneficiary or legal heir on the death of the insured member during the policy term subject to: (a) Insurance cover will start from date of commencement of cover as stated above. (b) Death Benefit payable under Pradhan Mantri Jeevan Jyoti Bima Yojana across all bank accounts and all insurance companies for the member will not exceed Rs. 200,000. (c) In case a member is covered with SBI Life or multiple insurers through a single or multiple bank accounts and premium is received under all covers, the insurance cover will be restricted to Rs. 200,000 (Rupees two lakhs) by admitting the claim on the first application based on date of enrollment. The premium on subsequent enrollments shall be liable to be forfeited. (d) In case of death of the insured member during the grace period, the death benefit would be payable to the nominee /beneficiary or legal heir as the case may be, subject to deduction of due premium along with applicable taxes.
 - iii. Surrender Benefit: There is no surrender benefit payable.
 - iv. Assignment: You cannot assign the benefits under this policy.
2. Termination of Cover: Risk Cover for the member shall automatically cease on the earliest occurrence of any one of the following events: (i) the date the member attains 55 years of age (nearest birthday), on annual renewal date or (ii) on death of the insured member, or (iii) on non-payment of premium within the grace period of 30 days from the due date of premium, or (iv) closure of designated account with the Bank or insufficiency of balance to keep the insurance in force or (v) the date on which the claim on insured member is settled by another bank in case the member was insured by more than one bank where he/she was having more than one savings account.
3. Reinstatement: If the premium is not paid within the grace period, the insurance cover will lapse. The cover may be reinstated fully from the date of reinstatement by paying the full year's premium along with satisfactory good health declaration.
4. Claim Intimation & Claim Documents: All claim intimations along with required claim documents should be sent to your bank branch or nearest Bank branch. You may also contact the nearest SBI Life Office or e-mail to pmjbyclaims@sblife.co.in for assistance.
- i. Other Conditions: (i) The renewal premium is subject to change on ARD as specified by the Government of India from time to time. The final premium amount may vary due to change in premium rates or applicable tax rates. The revised premium amount would be deducted from your above mentioned account on or before 31st of May every year until your cover is terminated as stated above. (ii) If in respect of the Insured Member, the date of enrollment is later than the date of commencement of the Master Policy or the ARD, full year's Premium shall be payable immediately and thereafter the insurance coverage shall be effective. (iii) Master policy holder shall deduct the renewal premium on or before 31st of May every year. (iv) SBI LIFE shall not be liable in any way whatsoever if the premium is not received in time. It shall be the responsibility of the insured member or the Master policyholder, as the case may be, to remit the premiums in full before the annual renewal date.
5. Grievance Redressal: In case of query, complaint or grievance, kindly visit any of our SBI Life offices or call us on our toll-free number. You can also speak to our Head- Client Relationship on 022 – 66456241. In case you are not satisfied with our response, you may approach the Insurance Ombudsman. The address of the Insurance Ombudsman is available on IRDAI website (<http://www.irdaindia.org>) and our corporate website (<http://www.sbilife.co.in>).
6. Fraud or Non-Disclosure: In case of fraud or misrepresentation, the insurance cover will be subject to Section 45 of the Insurance Act, 1938. For complete information on misrepresentation and fraud, please refer to Section 45 of the Insurance Act, 1938 as amended from time to time.
7. For complete information on Prohibition of rebates, please refer to Section 41 of the Insurance Act, 1938 as amended from time to time.