

Group Personal Accident Insurance Policy (04.04.2024 To 03.04.2025)

Package Wise Insurance Cover Details

A: Personal Accident Insurance (Death) Cover (₹ In Lakh)					
Package	Silver	Gold	Diamond	Platinum	
SGSP, PSP (Home Guard), SUSP	1	5	15	20	
PSP	5	5	15	20	
CGSP, RSP	40				
DSP, CAPSP (PMSP), ICGSP	50				
Pension Accounts of DSP.CAPSP, ICGSP	30				
SBI Rishtey	5				
CSP	Silver	Gold	Diamond	Platinum	Rhodium
	1	10	20	30	40
CSP Lite	1				

B: Air Accident Insurance (Death) Cover (₹ In Lakh)					
Package	Silver	Gold	Diamond	Platinum	
SGSP, PSP (Home Guard), *SUSP, CSP Lite	Nil	5	20	30	
PSP	Nil	5	20	30	
CGSP, RSP	100				
DSP, CAPSP (PMSP), ICGSP	100				
CSP	Silver	Gold	Diamond	Platinum	Rhodium
	Nil	10	30	60	100
CSP Lite	Nil				

**Under Start-Up Salary Package AAI cover is available to Platinum variant only.*

Mandatory condition for eligibility to AAI claim:

*AAI cover claim will be treated as a valid claim only in event of death occurring while undertaking journey by Airline / Aircraft and the related air ticket having been purchased by debit to Salary Package Account **using Cheque / State Bank Debit Card / Internet Banking or where ticket is not required to be purchased by the account holder (e.g., service / combat / chartered aircrafts of Defence / Paramilitary / Police forces) or is provided by the department for official duty.***

C: PERMANENT TOTAL DISABILITY (PTD) / PERMANENT PARTIAL DISABILITY (PPD)COVER				
Package	Silver	Gold	Diamond	Platinum
SGSP, CSP, PSP (Home Guard), SUSP, CSP Lite	Nil			
PSP	Nil			
CGSP, RSP	40(PTD) / 20 (PPD)			
DSP, CAPSP (PMSP), ICGSP	50			

Permanent Total / Permanent Partial Disablement (PTD/PPD):

Claims will be settled as per IRDA guidelines only in event of injury occurring to insured Salary Package Account holder, solely and directly from accident caused by external, violent, and visible means within 12 calendar months of its occurrence resulting in total permanent disablement, the claim will be settled as per IRDA guidelines on PTD / PPD).

Circle / State / Organization specific improved Insurance Covers approved by Corporate Centre will continue to be available.

E: Add-on covers included in PAI (applicable in case eligible pai claims on accidental death under all salary packages)		
SI No.	Description	Cover amount ₹ in lakh
i.	Cost of Plastic Surgery/Burn	Up to 10
ii.	Transportation of Imported Medicine	Up to 5
iii.	Death after Coma after accident (more than 48 hrs)	5
iv.	Air Ambulance Cover	Up to 10
v.	Child Higher Education Cover (for Graduation) age between 18-25 Year –25% of entitled PAI cover. (If PAI claim is found admissible).	Up to 8 (For Girl child 10) Only one Girl
		5 under DSP/CAPSP/ICGSP Pension accounts
vi.	Girl Child Cover for Marriage (Age 18-25 Years) – 20 % of entitled PAI Cover. (If PAI claim is found admissible) <u>Maximum 10 Lakh for two girl children (5 lakh each) or ₹ 5 lakh for 1 Girl Child.</u>	Up to 10
		Max. One Child and 5 for DSP/CAPSP/ICGSP Pension accounts
vii.	Family Transportation- (cost of travel incurred by immediate 2 family members to reach the place of accident)	Up to 0.50
viii.	Repatriation of mortal remains	Up to 0.50
ix.	Ambulance Charges	Up to 0.50
x.	Xpress Credit Loan insurance cover for SBI loan accounts (Defence/CAPF/Police Personnel Covered under DSP/ CAPSP/ICGSP/PSP only) death in action against Anti National Activities/Terrorist /Naxalite/ Foreign enemy/Ambush.	Up to 10
xi.	Additional PAI cover for DSP/CAPSP/ICGSP/PSP, death in action against Anti National Activities/Terrorist /Naxalite/ Ambush/Foreign enemy.	10
xii.	Additional Cover for all Salary Packages, death while performing duties on foreign soil. (Covers at Serial No (xi) or (xii) are exclusive to each other and both will not be available together)	10

Abbreviations used above:

(**CGSP**: Central Government Salary Package; **RSP**: Railway Salary Package **SGSP**: State Government Salary Package; **CSP**: Corporate Salary Package; **CSP Lite**: Corporate Salary Package Lite; **PSP**: Police Salary Package; **SUSP**: Start-up Salary Package **DSP**: Defence Salary Package; **CAPSP**: Central Armed Police Salary Package (erstwhile **PMSP**); **ICGSP**: Indian Coast Guard Salary Package).