

General Guidelines
Policy No 580000/48/2025/152,
Policy Period 04th Apr 2024 (0000 Hrs.) till 03rd Apr 2025 (2359 Hrs.)

1. PAI (Death) Cover will be available only in case of death resulting solely and directly from accident caused by external, violent, and visible means.
2. The current Policy is valid from 04.04.2024 to 03.04.2025.
3. The Personnel Accident Insurance Cover will be available to all the Salary Package customers of CSP / DSP / DSP-Agniveers / CAPSP / ICGS / RSP / SGSP / CGSP / PSP / Start-Up / PSP-Home Guards and pension account holders of DSP / CAPSP / ICGSP and SBI Family Rishtey.
4. Insurance Cover will be available to the existing as well as newly opened / converted Salary Package/Pension Account holders.
5. Only Primary Salary Package Account holders will be eligible for coverage under the policy (i. e. account holder for whom salary is being credited). **There should be minimum one Salary/Pension Credit within 90 days prior to the date of accident for claims being eligible, except for the accounts opened in last 90 days.**
6. The benefit of PAI and AAI will be available to the claimant only if the account is under the Salary Package with appropriate product codes in banks CBS system.
7. In case of multiple accounts related to a single CIF, the account in which salary was credited will be taken into consideration. However, where salary / pension is credited in both the accounts higher of the eligible claim amount will be taken into consideration (except for DSP Pension, CAPSP Pension & ICGSP Pension)
8. Joint account holders of Salary Package Accounts, Account holders of Special Package for Insurance & Commission Agents (SPICA), Broking Clients, Pensioners of DSP, CAPSP, ICGSP, minors holding SBI Family Rishtey account and Sailors below 18 years of age opened under DSP (Navy) are not included under PAI /AAI Cover.
9. In case of Defence (Army, Air Force, and Navy) and Central Armed Police (CAPSP), including their pilots and co-pilots, death due to aircraft accident/ship accident other than declared war by Government of India shall also be covered. Death due to high altitude conditions will also be treated as eligible for Accident Insurance cover.
10. Death of Defence and Central Armed Police personnel, including their pilots & co-pilots crew members, resulting directly & solely from an injury sustained because of an aircraft accident, in situation which is not declared war, including while conducting rescue operations for civilians during natural disasters like flood, and other such civilian operation, are covered under the Policy.
11. Death due to Snake Bite will also be covered. For DSP, CAPSP, ICGSP and PSP, personnel serving in North-eastern states, deaths due to poisonous insect bites in Northeast be covered as well. (Mosquitoes be excluded as at present)

12. The Salary Account Holders of Commercial Airlines/ Ships including crew i.e., Pilots/Crew members of Commercial Airlines/Ships will be covered under the policy.
13. Air Accident Claim will be treated as a valid claim only if, Air ticket have been purchased by debit to Salary Package Account, 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), with Any one Accident (AoA) clause of ₹ 25 Crore and Any one Year (AoY) clause of ₹ 50 Crore.
14. Claimants may submit claim forms either directly to the Insurance Company/ Insurance Broker or through Branch. **The Insurance Company will settle claims independently. Bank will not be a party to any dispute between the claimant and Insurance Company.**
15. All the claims will be payable by the insurance company. **Bank / Broker shall have no liability whatsoever in respect thereof.**
16. Intimation of claims by claimants/ senders will generally be done through email/ fax/ letter **within 90 (ninety) days** of the death of the Salary Package Account Holder. The relevant supportive documents as per the arrangement may be submitted by the claimant/ branch after intimation within 180 days of the date of death. Claims occurring between 04.04.2025 to 30.06.2025 will have additional 60 days window for claim intimation (150 days) & Documents submission (240 days).
17. On receipt of the claim, the insurance company shall send an acknowledgement to the claimant/ sender.
18. The insurance Company shall, on receipt of complete set of documents, process the claim. Any requirement/ deficiencies in the documents submitted shall be sought by the Insurance Company within 10 working days of receipt of the claim. All the documents being in order, the Insurance Company will settle the claim within 15 working days from the date of receipt.
19. The Beneficiary on death of Primary Salary Account Holder shall be as follows:
 - i. In case of account opened in single name, the nominee registered in Salary Package account of deceased will be beneficiary for the purpose of insurance claim. (Bank's role will be limited only to certify the names of nominee as per Bank records).
 - ii. In case, the account is opened as joint account, then the beneficiary will be the surviving account holder(s) for the purpose of insurance claim even if the nominee is available in the account. (Bank's role will be limited only to certify the names of surviving joint account holder(s) as per Bank records).
 - iii. In case, the account is opened as joint account, in event of death of all the account holders, the nominee, if available, will be the beneficiary for the purpose of insurance claim. (Bank's role will be limited only to certify the names of nominee as per Bank records).
 - iv. In cases other than a, b and c above the claim shall be settled as per the procedure of the insurer. The identification of legal heirs and the authenticity of the claim will be the responsibility of the insurer.

Add on Covers (Details), Terms & Conditions

1. **Cost of Plastic Surgery/Burn** : In case the Salary Account Holder (also referred to as “Insured Person”) dies due to accident tenable under terms & conditions of the policy, the insurance company will reimburse the actual cost of plastic surgery due to burn, incurred prior to death of insured person, subject to a maximum limit of ₹ lakh, as an additional benefit.
2. **Transportation of Imported Medicine** : Insurance Company will reimburse the expenses incurred as freight charges for importing medicines on producing invoice copy of freight expenses, subject to maximum of ₹ 5 Lakh, as an additional benefit.
3. **Death after Coma**: In case the insured person has gone into Coma after accident for more than 48 hrs, prior to his death, then the insurance Company will pay ₹ 5 lakh, as an additional benefit.
4. **Air Ambulance** : If the claim is accepted as a valid claim then the expenses incurred for engaging an Air Ambulance for transporting the insured person to the nearest hospital prior to his death, will be paid by the Insurance Company, subject to maximum amount of upto ₹ 10 lakhs, as an additional benefit.

Specific Conditions

(i) Expenses for air ambulance transportation are restricted within India.

(ii) Return transportation to Salary Account Holder’s (the Insured Person) home by ambulance is excluded.

5. **Child Higher Education Cover (For Graduation)**: If a claim is accepted as a valid claim, Education cover is extended for Graduation of children of age between 18 to 25 years of the insured person, pursuing fulltime Graduation course in a recognized college/university. An amount of up to 25% of PAI Sum Insured subject to maximum of ₹ 8 lakh (For Girl child maximum ₹ 10 lakh, only for one Girl child) is payable, while ₹ 5 lakh under DSP/CAPSP Pension accounts (both for Girl and Boy child) , in case the insured person has died due to accident.
6. **Girl Child Cover for Marriage (as an additional benefit)- Marriage (18- 25 yrs)**: If a PAI claim is accepted as a valid claim then this benefit will be extended to dependent Girl Child of the insured person, whose age is between 18-25 years at the time of accident. An amount of up to 20% of PAI Sum Insured subject to maximum of ₹ 10 lakh for two Girl Children, (**₹ 5 lakh each**) is payable. In case of **single Girl Child** fulfilling eligibility criteria as above, an amount upto 20% of eligible PAI claim, subject to maximum of ₹ 5 lakh is payable to the Girl child. Under DSP/CAPSP Pension accounts maximum of ₹ 5 lakh is payable irrespective of number of dependent girl children.
7. **Family Transportation**: Expenses incurred in transporting 2 immediate family members to the hospital, subject to maximum of ₹ 50,000/- will be reimbursed, as an additional benefit.
8. **Mortal Remains**: If a claim is accepted as a valid claim, expenses incurred in transporting the mortal remains of the insured person from the place of hospital to his/her residence, subject to maximum of ₹ 50,000/-, will be paid as an additional benefit.

9. **Ambulance Charges:** Expenses incurred towards Ambulance Charges, subject to maximum of ₹ 50,000/- will be paid as an additional benefit.
10. **Personal Loan (Xpress Credit Loan) insurance cover for SBI loan accounts:** If a PAI claim is found admissible for Defence/Police/Paramilitary Personnel Covered under DSP/ CAPSP/ICGSP/PSP only, where death occurred in action against Anti National Activities/Terrorist /Naxalite/ Foreign enemy/Ambush action, an amount equal to outstanding, including interest and charges upto the date of accident in “Xpress Credit” loan account, subject to maximum of ₹ 10 lakh will be payable as an additional benefit. The Xpress Credit loan must have been availed from and SBI Branch.
11. **Additional PAI cover for DSP/CAPSP/ICGSP/PSP, death in action against Anti National Activities/Terrorist /Naxalite/ Ambush/Foreign enemy :** If a PAI claim is found admissible for Defence/Police/Paramilitary Personnel Covered under DSP/ CAPSP/ICGSP/PSP only, where death occurred in action against Anti National Activities/Terrorist /Naxalite/ Foreign enemy/Ambush action an amount of ₹ 10 lakh will be payable as an additional benefit.
12. **Additional Cover for all Salary Packages, death while performing duties on foreign soil :** If a PAI claim is found admissible for any of the Salary Packages, while performing bonafide duties on foreign soil, an amount of ₹ 10 lakh will be payable as an addition benefit.

Note:

1. **Add-on cover amount is payable only when the claim is found admissible for PAI (Death) Cover.**
2. **Covers at Serial No (11) and (12) are exclusive to each other and both will not be available together.**