**1.GENERAL TERMS AND CONDITIONS OF PERSONAL ACCIDENT INSURANCE (PAI) DEATH / PERMANENT TOTAL DISABLEMENT / PERMANENT PARITAL DISABLEMENT / AIR ACCIDENT INSURANCE (AAI) DEATH**

1. Personal Accident Insurance (Death / Disability) Cover (PAI) will be available only in case of death / Disablement resulting solely and directly from accident caused by external, violent, and visible means. Accidental death is defined as per IRDA norms/ guidelines. Death / Disablement due to direct war / circumstances traceable to declared war will not be covered.

2. The Personal Accident Insurance Cover will be available to *State Government* Salary Package customers/ Police Salary Package customers (permanent and regular).

3. Only Primary Salary Package Account holders will be eligible for coverage under policy (i.e. account holder for whom salary is being credited). There should be minimum one Salary Credit within 90 days prior to the date of accident for claims being eligible.

4. In case of death / disability by accident of a newly recruited *State Government employee* / Police Personnel, he /she will be eligible for Insurance benefits immediately after opening of SGSP/PSP Account. However, if salary is not being credited in this SGSP/PSP Account after opening of the account, then such customer will not be eligible for Insurance Claims.

5. The benefit of Personal Accident Insurance (Death) Cover {PAI}, Permanent Total Disability Cover (PTD), Permanent Partial Disability Cover (PPD) and Air Accident Insurance (Death) Cover {AAI} will be available to the claimant only if the account is under the Salary Package with appropriate product code of SGSP/PSP as per terms and conditions of Insurance. There is no exclusion in relation to on/ off duty condition, except for standard policy exclusions.

6. In case of multiple accounts related to a single CIF, only one primary account where salary is credited will be taken into consideration.

7. Joint account holders of Salary Package Accounts opened under SGSP/PSP are not included under Free Personal Accident Insurance (Death) Cover {PAI} / Permanent Total Disability Cover (PTD)/ Permanent Partial Disability Cover (PPD)/ Air Accident Insurance (Death) {AAI} Cover.

8. The Personal Accident cover will be available for the beneficiaries even in case of death in a Terrorist/ Naxalite action.

9. Payment of Insurance will not be eligible in respect of death / disability:

a. from intentional self-injury, suicide, or attempted suicide

b. whilst under the influence of intoxicating liquor or drugs

c. directly or indirectly caused by venereal disease or insanity

d. arising or resulting from the insured committing any breach of the law with

criminal intent.

10. Insurance in respect of death due to bodily injury or any disease or illness of the insured persons is not payable, if:

a) Directly or indirectly caused by or contributed to by or arising from ionising radiation or contamination by radioactive substance from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.

b) Directly or indirectly caused by or contributed to by or arising from nuclear weapon materials.

11. The insurance under this policy shall not extend to cover death disablement resulting directly or indirectly from pregnancy or in consequence thereof.

12. Death of *State Government* employees/ personnel/ Police, 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, to be covered under the Policy.

13. The Air Accident Insurance (Death) Cover [AAI] claim will be treated as valid claim only if, Air ticket have been purchased by debit to **State Government** Salary Package/ Police Salary Package Account using Cheque / Debit Card / Internet Banking, or where ticket is not required to be purchased by the account holder (service/combat/chartered aircrafts of **State Government**) or is provided by the department for official duty. However, it is noted that total claims under this category will be limited to ₹ 25 Crore for any one Air Accident incident and maximum ₹ 50 crore in policy year *04.04.2025 to 03.04.2026* for all SBI Salary Package Accounts.

14. Claimants will submit claims directly to the Insurance Company with whom SBI has a Tie-up; the tie-up being subject to annual review and renewal. The Insurance Company will settle claims independently, as per the Policy terms and conditions. Bank will not be a party to any dispute between the claimant and insurance company.

15. All the eligible claims will be payable by the insurance company and Bank/Broker shall have no liability whatsoever in respect thereof.

16. Claimants or their representatives have to send intimation of insurance claim to the concerned Insurance Company directly. Intimation may be sent by email/ phone/ letter within 90 (ninety) days of the death of the Salary Package Account Holder. However, for settlement of claims, the relevant supportive documents as per the arrangement have to submitted by the claimant subsequent to submission of intimation of claim within 180 days of the date of death of salary package account holder. Insurance company will settle the claim as per IRDAI guidelines.

17. In case of death occurred due to High Altitude Condition, it will also be treated as eligible for Accidental Death.

18. Maximum Insurance claim amount payable to claimant of any deceased Salary Package personnel will be Rupees 1 crore.

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 i, ii and iii 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.

20. **Permanent Total Disablement (PTD)**: In event of injury occurring solely and directly from accident caused by external, violent and visible means resulting in total permanent disablement, the claim will be settled as per terms and conditions on PTD of Insurance Company.

21. **Permanent Partial Disablement (PPD):** Where a part of the body becomes permanently disabled (i.e. partial loss) due to an accident, the claim will be settled by insurance company as per their terms and conditions.

22. **Payment Of Claim :**  Insurance claim amount will be paid in beneficiary’s account with State Bank of India only. Claim amount will first be appropriated against loan outstanding with SBI, if loan amount is not covered under another Insurance Policy (Rinn Raksha).

23. **Disclosures :** Details in relation to claim guidelines, escalation matrix of insurance company and insurance brokers, grievance redressal mechanism, claim format etc. have been placed by the bank at bank’s website <https://bank.sbi/web/salary-account/accident-insurance> for information and usage of Tamil Nadu Police personnel / employees of Government of Tamil Nadu and also for public at large.

**2.GENERAL TERMS AND CONDITIONS OF GROUP TERM LIFE INSURANCE (GTLI) (DEATH)**

1. **Policy Number:** 72100481905
2. **Name of Insurer:** SBI Life Insurance Company Limited
3. **Current Policy Period:** 22.02.2025 to 21.02.2026 (continuation beyond 21.02.2026 is subject to policy renewal).
4. **Age Group:** Entry age is 18 years (subject to condition of maintaining State Government salary package / Police Salary Package account with SBI. Maturity Age is 65 years (last birthday) or superannuation whichever is earlier.
5. **All activities** of / at work are covered.
6. The account holders under State Governmentsalary package/ Police Salary Package will be covered under the policy on the basis of list of employees provided by the Government of Tamil Nadu as mentioned under Para III of the MoU.
7. 24 hours death risk cover under one-year term life insurance plan covering all deaths including suicide is covered from day one subject to addition of the eligible account holder in policy list maintained with the insurance company. The data for which is to be supplied to the insurance company as per the terms of Para III of this MoU.
8. No medical examination of individual Salary Package Account holder will be undertaken as it will be a group policy.
9. The claimant of the salary account holder needs to submit claim form along with required documents directly to the Insurance Company with whom SBI has a Tie-up; the tie-up being subject to annual review and renewal.
10. Nominee will not be asked at the time of addition of members or members joining the policy. Claimant / Beneficiary to be decided as under-.
11. In case of account opened in single name, the nominee recorded in Bank will be beneficiary for the purpose of insurance claim. (Bank’s role will be limited only to certify the name of nominee as per Bank records).
12. 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 a 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).
13. In case, the account is opened as joint account, in event of death of all the account holders, the nominee in salary account in Bank’s system, 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).
14. In case other than a, b, and c, above the nominee shall be the beneficiary in salary account holders service records with the employer, in whose favour terminal dues are paid by the employer, basis certificate issued by the employer to that effect.
15. In cases other than a, b, c and d 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 Insurance Company.
16. Claims will be processed by the insurance company independently; *Bank or Brokers will not be a party to any dispute arising out of claim settlement process at any stage*.
17. All claims will be settled independently by the insurance company as per the provision of the policy and related guidelines of IRDAI.
18. The Insurance Company should entertain claims where intimation from branch/claimant is received by them by email/ letter within 90 (ninety) days of the death of the Salary Package Account Holder. The claim should be settled within 7 days on receipt of required documents at the centralized point of the insurer. All admissible claims where death happens within the Policy period are to be paid by the Insurance Company whether the Policy is subsequently renewed or not.