

General Guidelines
Policy No 580000/48/2026/72,
Policy Period 04th Apr 2025 (0000 Hrs.) till 03rd Apr 2026 (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 (in the name of same customer), 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 for **any one** account will be taken into consideration.
8. DSP - Pension account holders are allowed to maintain 2nd account under any other salary package product, including 2nd pension account under same CIF, **for such customers maximum cumulative PAI cover for both the accounts will be limited to ₹100 lakh only.** i.e. combined PAI claim for both the accounts can not be paid for more than ₹ 100 lakh.
9. 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.
10. 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, **subject to proximate cause of death is attributable to high altitude condition.**
11. 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 situations which are 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.

12. 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)
13. 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.
14. 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.
15. The DSP / CAPSP / ICGSP pension account holders maintaining 2nd salary account under any other salary package **will be eligible for PAI claim under both the accounts, subject to fulfilment of other policy conditions.** The maximum admissible PAI claim amount in such cases will be cumulative claim amount of both the accounts or ₹100 lakh whichever is lower.
16. Claimants may submit claim forms either directly to the Insurance Company/ Insurance Broker or through SBI Branch. **The Insurance Company will settle claims independently. Bank will not be a party to any dispute between the claimant and Insurance Company.**
17. All the claims will be payable by the insurance company. **Bank / Broker shall have no liability whatsoever in respect thereof.**
18. 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 04.04.2026 to 30.06.2027 will have additional 60 days window for claim intimation (150 days) & Documents submission (240 days).
19. On receipt of the claim, the insurance company shall send an acknowledgement to the claimant/ sender.
20. 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.
21. 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).

- ii. 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
Policy No 580000/48/2026/72,
Policy Period 04th Apr 2025 (0000 Hrs.) till 03rd Apr 2026 (2359 Hrs.)

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 ₹10 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.

- b. 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)
- c. 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 insured.

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.

Claim Intimation and Submission Procedure	
Insurance Company: "Oriental Insurance Co. Ltd." (OICL)	
Group Personal Accident Policy for "Salary Package Account Holders of State Bank of India"	
OICL Policy No. 580000/48/2026/72	Policy period- 04.04.2025 (0000 Hrs) till 03.04.2026 (2359 Hrs)

(A) CLAIM PROCESS

1. The claim process consists of 2 stages:
 - (a) Submission of Intimation to OICL
 - (b) Submission of the Claim Form & other documents to OICL
2. In the event of death of the Salary Package account holder, an intimation as per **Annexure 4** is to be given by claimant to the insurance Company within 90 days of the death.
3. The intimation can also be sent through the following channels:

(Applicable both in case of Death and Disability)

 - (a) Fax No. **022-22820590**, Toll Free No. **1800-123-8733 / 1800-11-8485**
 - (b) **WhatsApp Chatbot : 8657923021**
 - (c) Email ID: sbigpa.claims@orientalinsurance.co.in / pote.ninad@orientalinsurance.co.in / paihelpdesk@rathi.com
4. Following details are to be provided for intimation:
 - i. Name of the deceased Salary Package Account Holder
 - ii. SBI Salary Package Account No
 - iii. Date of Accident
 - iv. Date of Death
 - v. Place of accident
 - vi. Details of accident
 - vii. Name of the Claimant, their Mobile No. and Email ID
 - viii. Name and Code of the SBI Branch/es where salary account and claimant's account maintained.
 - ix. Name of the Unit/ organization with Contact number and email address.
 - x. Personnel / Employee / Force number
5. A system generated reference number would be advised to claimant by Insurance Company.
6. Within 90 days of Intimation, the claimant needs to submit following documents to Insurance Company.

I) Personal Accidental & Air Accidental Insurance (death) claim:

- a) Completely filled Claim Intimation form (**Annexure 4**)
- b) Claim Form duly signed by the claimant. (**Annexure 5**)
- c) Branch Manager Certificate on Bank letter head. (**Annexure 6**)
- d) NEFT form by Nominee/Claimant/ Legal heir. (**Annexure 7**)
- e) Attested Legible Copy of Police F.I.R. (*For Armed forces: Defence Authority report in case FIR is not available*)
- f) Attested Legible Copy of Postmortem Report
- g) Attested Legible Copy of Death Certificate
- h) PAN card copy of the Claimant. If not available, then Form 60 to be submitted.
- i) Original Cancelled Cheque of Bank Account in the Name of the Claimant / or Photocopy of the first page of the Bank Passbook containing the Name of Account Holder, Bank Account Number, IFSC Code

- j) Copy of Other suitable documents to prove legal heirship in case claimant is not a nominee/ joint account holder as per Bank's record. In case of multiple heirs, consent form from all legal heirs.
- k) For Air Accident: Bank statement indicating purchase of Air ticket using SBI Debit card/ Internet Banking (where applicable)
- l) Copy of Viscera Report/chemical analysis report in case where postmortem report shows the cause of death is poisoning or alcohol or any substance abuse.
- m) Copy of Aadhar Card of the Nominee/Legal Heir/Claimant
- n) Copy of Pan Card of the Nominee/Legal Heir/Claimant
- o) Certified Copy of Final Police Investigation Report in case of train accident/drowning/murder/Gunshot Injury except terrorist and Naxal attack
- p) Any other case specific requirement by insurance company

ii) **Disability Claims (Undernoted forms are required)**

- a) Intimation as per **Annexure 4**
- b) Disability Claim form as per **Annexure 8**
- c) Medical Certificate as per **Annexure 9**
- d) Branch Certificate as per **Annexure 10**
- e) Disability certificate from unit
- f) Attested FIR copy with incident.

iii) **Documents for add-on-cover (Accidental Death)**

(Add on covers will be applicable only if PAI claim is found admissible)

In addition to documents applicable for submission of PAI claims, undernoted Certificates/ documents are also required:

i. Cost of Plastic Surgery / Burn

- a) Treating doctor's/ Surgeon Certificate
- b) Original Discharge Summary containing all relevant details.
- c) All original bills and their receipts
- d) Copies of all reports and prescriptions
- e) First prescription/ consultation letter from the Doctor
- f) Original Money Receipt duly signed with revenue stamp.

ii. Transportation of Imported Medicine

- a) Medical Practitioner's prescription
- b) Copy of medicine invoice
- c) Invoices copy of freight expenses mentioning details of medicine imported, country of origin from which it is being imported, date and price of the medicine and freight expenses.

iii. Death after Coma after accident (more than 48 hrs)-

- a) Medical certificate mentioning the duration of coma (start and end of coma period) supported by discharge summary and indoor case papers

iv. Air Ambulance

- a) Attending Doctor's advice/ note with reason for shifting of the patient
- b) Original invoice and receipt for the Air Ambulance mentioning date of travel, sector (from/ to place) and total amount

v. Child Higher Education Cover (for Graduation) age between 18-25 Year –25% of entitled PAI cover maximum ₹ 8 lakh (₹ 10 lakh in case of Girl Child), in case of DSP/CAPSP/ICGSP Pension accounts maximum ₹ 5 lakh for one girl child.

- a) Copy of admission confirmation and certificate from educational institute stating details of full-time course in a recognized college in India for Graduation along with duration of course and date of enrollment.
- vi. Girl Child Cover for Marriage (Age 18-25 Years) – 20 % of entitled PAI Cover. (If PAI claim is found admissible), Maximum 10 Lakh for two girl children (5 lakh each) or ₹ 5 lakh for 1 Girl Child.
- a) Birth certificate/ Date of birth proof of girl child.
b) Document showing relationship with deceased Salary Account holder.
- vii. Family Transportation: (Travelling cost incurred by immediate 2 family members to reach place of accident)
- a) Original bill, receipt and travel ticket showing date of travel, Sector (from/ to) and amount incurred.
b) Copy of proof of the immediate family member such as Ration Card.
- viii. Repatriation of mortal remains:
- a) Original Bill and receipt for transport of mortal remains, showing date and sector (From/to)
- ix. Ambulance charge:
- a) All related original bills and their receipts.
- 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.
- xi. Additional PAI cover for DSP/CAPSP/ICGSP/PSP, death in action against Anti National Activities/Terrorist /Naxalite/ Ambush/Foreign enemy.
- 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)
7. Claimant should submit the Claim Form completed in all respects, with relevant documents mentioned under **Para 4** above, directly to OICL. **The system generated Claim Number/ Salary Account No. should be mentioned on the Claim Form while sending the physical documents.** The Claim No. can be used for any queries/further follow up with the OICL claim department.
8. However, claim application received by the SBI Bank Branch having the Salary Account, should be forwarded to OICL Mumbai Office along with a detailed covering letter.
9. **The total period for intimation and claim submission is 180 days maximum i. e. period for intimation + claim submission = 90 + 90 = 180 maximum (from date of death).**
10. All claims shall be entertained by OICL where accident has occurred within the period of policy and death has occurred:
- a) Within the period of policy or
b) Within 12 months of date of accident, in the event where death occurs after the expiry of policy.

Annexure 3 A

Contact Details and Escalation Matrix
"The Oriental Insurance Co. Ltd." (OICL)

Claim documents are to be sent to:

"The Oriental Insurance Co. Ltd." (OICL)
 SBI GPA Claims Cell
 Mumbai Regional Office 1, 2nd Floor, Oriental House, 7 J. Tata Road, Churchgate,
 Mumbai-400020.

Status of the claims can be sought, using system generated claim number/ Account Number, by any of the following channels:

Sr. No.	Channel	Details
1	Email ID	sbigpa.claims@orientalinsurance.co.in
2	Land Line Number	022-22820494 / 22049076 / 22825619
3	Toll Free No	18001238733 / 1800-11-8485
4	Fax No.	022-22820590

Escalation Matrix (OICL) - Contact Details

Escalation Level	Name	Designation	Email I'd	Contact No.
1 st Escalation	Ms. Deepa Balasubramaniam –	Dy. Manager	deepa.b@orientalinsurance.co.in	8655960610 / 8655960611
2 nd Escalation	Ms. Manasi Kadam	Dy. Manager	manasi.kadam@orientalinsurance.co.in	8655960610 / 8655960611
3 rd Escalation	Mr. Ninad Pote	Regional Manager	pote.ninad@orientalinsurance.co.in	8655960610 / 8655960611

Grievance Redressal Mechanism
"The Oriental Insurance Co. Ltd." (OICL)

Escalation Level 1

- i. If claimant is not satisfied with Insurance Company's services, he/she can lodge a online complaint with OICL or send email to Ms. Olivia N. Assistant Manager at olivia.nameirakpam@orientalinsurance.co.in.
- ii. After investigating the matter internally and subsequent closure, the Insurance Company will send their response within a period of 15 days from the date of receipt of the complaint. In case the resolution is likely to take longer time, they will inform the claimant of the same through an interim reply.

Escalation Level 2

For lack of a response or if the resolution still does not meet Claimants expectations, Claimant can write to the Regional Manager OICL, at pote.ninad@orientalinsurance.co.in.

Escalation Level 3

Within 30 days of lodging a complaint with OICL, if satisfactory response is not received from the Insurance Company, grievance may be raised with the Internal Ombudsman of OICL (list available at <https://orientalinsurance.org.in/list-of-ombudsman> or Insurance Regulatory and Development Authority (IRDA) may be approached on address mentioned hereunder:

General Manager
Insurance Regulatory and Development Authority of India (IRDAI)
Consumer Affairs Department – Grievance Redressal Cell.
 Sy.No.115/1, Financial District, Nanakramguda,
Gachibowli, Hyderabad – 500 032
 Email ID: nonlifecomplaints.pvt@irda.gov.in
 Toll Free Number: 155255 or 1800 4254 732
 Email ID: complaints@irda.gov.in

If the claimant is not satisfied with the Insurer Company's redressal of his grievance, through any of the above methods the claimant may approach the nearest **Insurance Ombudsman** for resolution of the grievance. The details of Insurance ombudsman are available on Insurance Regulatory and Development Authority (IRDA) website: www.irdai.gov.in. The complainant may register his grievance through IRDA online, at www.policyholder.gov.in/igms_complaint_logging.aspx. The guidelines for taking up the complaint with the Insurance Ombudsman, along with their address are available on the consumer education website of the IRDA, <http://www.policyholder.gov.in/ombudsman.aspx>.