

**SBI Salary Package Group Personal Accident Insurance Policy**  
**(04.04.2025 To 03.04.2026) Package Wise Insurance Cover Details**

A: Personal Accident Insurance (Death) Cover (₹ in Lakh)					
Package	Silver	Gold	Diamond	Platinum	Rhodium
SGSP*, PSP (Home Guard), SUSP	1	5	15	20	20
PSP	5	5	15	20	20
CGSP, RSP	100*				
SBI Royale (CGSP, PSP)	130				
DSP, CAPSP, ICGSP	50*				
Pension Accounts of DSP.CAPSP, ICGSP*	30*				
SBI Rishtey	5 (except minors)				
CSP*	1	10	20	30	40
CSP Lite	1				
<i>*Based on bank's MoU's signed with different organisations / departments / corporates, account level PAI cover may go <b>upto ₹100 lakh</b>. For DSP / CAPSP / ICGSP pension accounts the PAI cover may go <b>upto ₹50 lakh</b>. Operating functionaries are required to guide the account holders accordingly. Account holders to confirm MoU signing status from their respective employers.</i>					
<i>\$Based on bank's MoUs signed with different police organisations the PAI cover may go <b>upto ₹100 lakh</b>. Account holders to confirm MoU signing status from their respective employers.</i>					
<b>Note:</b> DSP - Pension account holders are allowed to maintain 2 <sup>nd</sup> account in any other salary package product under same CIF, for such customers maximum <b>cumulative PAI</b> cover for both the accounts <b>will be limited to ₹100 lakh only</b>					

B: Air Accident Insurance (Death) Cover (₹ in Lakh)					
Package	Silver	Gold	Diamond	Platinum	Rhodium
SGSP, PSP (Home Guard), SUSP	Nil	5	20	30	30
PSP	Nil	5	20	30	30
CGSP, RSP	160				
SBI Royale (CGSP, PSP)	190				
DSP, CAPSP, ICGSP	100				
Pension Accounts of DSP.CAPSP, ICGSP	Nil				
SBI Rishtey	Nil				
CSP	Nil	10	30	60	100
CSP Lite	Nil				
<b>**Based on bank's MoU's signed with different organisations / departments / corporates, account level PAI cover may go upto ₹100 lakh. For DSP / CAPSP / ICGSP pension accounts the PAI cover may go upto ₹50 lakh. Account holders to confirm MoU signing status and applicable PAI cover from their employers.</b>					
<b>\$Based on bank's MoUs signed with different police organisations the PAI cover may go upto ₹100 lakh. Account holders to confirm MoU signing status and applicable AAI cover from their employers.</b>					
<b><u>Mandatory condition for eligibility to AAI claim:</u></b>					
<b><u>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.</u></b>					

\*Under Start-Up Salary Package AAI cover is available to Platinum & above variant only

C: Permanent Total / Permanent Partial Disability Cover (₹ in lakh)					
Package	Silver	Gold	Diamond	Platinum	Rhodium
SGSP\$, CSP, PSP (Home Guard), SUSP, CSP Lite	Nil				
PSP\$	Nil				
CGSP, RSP	100 / 80				
SBI Royale (CGSP, PSP)	130 / 110				
DSP, CAPSP, ICGSP	50* / 50*				
DSP, CAPSP, ICGSP Pension accounts	Nil				
SBI Rishtey	Nil				
<b><i>**Based on bank's MoU's signed with different organisations / departments / corporates, account level PTD / PPD cover may go upto ₹100 lakh. Account holders to confirm MoU signing status and applicable PAI cover from their employers.</i></b>					
<b><i>\$Based on bank's MoUs signed with different police / state govt. organisations the PTD / PPD cover may go upto ₹100 lakh / ₹ 80 Lakh respectively. Account holders to confirm MoU signing status and applicable AAI cover from their employers.</i></b>					

### **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).

**Note: Corporate / Department / Organization specific improved Insurance Covers approved by the bank will continue to be available, account holders to confirm status from their employers**

<b>D: Add-on covers included in PAI</b> <b>(applicable in case of PAI claims on accidental death are found payable)</b>		
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 Veteran Protection
vi.	Girl Child Cover for Marriage (Age 18-25 Years) – 20 % of entitled PAI Cover. (If PAI claim is found admissible) <b>Maximum 10 Lakh for two girl children (5 lakh each) or ₹ 5 lakh for 1 Girl Child.</b>	Up to 10
		Max. One Child and 5 for Veteran Protection
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.	Personal Loan (Xpress Credit Loan) insurance cover for SBI loan accounts (Defence/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).