



The Canara Bank Retired Officers' Association (Regd)

(Affiliated to AIBPARC)

Central Office: 1 & 70, PB No.1162,9th Main, III Block, Jayanagar, Bangalore-560011

Email: cbroabl@gmail.com, Web: www.cbroad.co.in

CBROA CIRCULAR 7/2023

DATE :22.10.2023

**SUB: ONLINE SUBMISSION FOR ENROLMENT TO SBI GENERAL INSURANCE – SUPER TOP UP POLICY
(OFFERED BY REINSURANCE BROKERS M/S K M DASTUR COMPANY)**

REF: OUR CIRCULAR 6/2023 DATED 20.10.2023 ON SUPER TOP-UP POLICY OF SBI GENERAL.

We kindly request all our members and others to go through the contents of circular 6/2023 and all the annexures (policy details of SBI General /brochure/FAQs) and fully understand the salient features of the super top policy of SBI General Insurance (offered by Reinsurance Brokers M/s. K M Dastur Company) and **then take a call to subscribe for the super top policy or not** basing on your health cover needs and your family. **We reiterate that CBROA is only a facilitator for helping interested members to subscribe for the policy since the policy is issued in the name of CBROA and members subscribing to the policy are given health cards.**

Please go through the following before applying for super top policy:

[LINK FOR ENROLLING TO SUPER TOP POLICY OF SBI GENERAL:](#)

In continuation of our circular cited under reference, we are furnishing the **link** for **Online Application form (web-form) in a separate word file**. The link is also sent separately in all our WhatsApp groups. You can copy the link and open it in your laptop/mobile and submit the online enrolment form for subscribing to Super Top up policy of SBI General.

Detailed flow chart is given for smooth submission of the online enrolment form.

[PAYMENT OF PREMIUM TO CBROA'S ACCOUNT:](#)

Premium can be remitted to CBROA's Account by

1. NEFT 2. UPI 3. MOBILE APP OF CANARA BANK

[ACCOUNT DETAILS OF CBROA FOR REMITTING THE PREMIUM AMOUNT:](#)

Account No.	2725111001888
Name of the Account	CBROA WELFARE FUND
IFSC Code	CNRB0002725
Branch Name	Mahila Banking Branch, Jayanagar, Bangalore
Bank Name	Canara Bank

INSTRUCTIONS FOR USING PAYMENT MODES:

1. While making payment **by NEFT/Canara Bank Mobile App**, please ensure that the **name of the applicant and staff number** has to be furnished under **"Remarks"** column invariably. Please note down **Transaction ID** and furnish in the online form.
2. For remittance through **any UPI app**, please note to select **"Bank Transfer"** and then furnish **CBROA welfare fund account no. and IFSC code**. Please note down the **UTR number** and furnish in the **Transaction ID** column of the online form.
3. Amount can be remitted by way of internal transfer by using **Canara Bank Mobile App (ai1)**. Use **'Direct Pay'** for transfer. Please note down the **Transaction ID** and furnish in the online form.

IMPORTANT INSTRUCTIONS FOR SMOOTH FILLING AND SUBMISSION OF ONLINE FORM:

Please go through the contents of the online form first and keep all the data ready for smooth submission. Please note while furnishing **spouse name/nominee name**, you need to enter at least a (. Or -) in the middle name in case the name does not have middle/last name. **Please ensure that all the details are filled up correctly.**

It is suggested that payment be made first directly. (This will avoid saving the form before submission). **Please note that you can Submit the form directly, without saving, if all the entries including Transaction ID/Number is filled up. Premium chart is furnished in the annexure. OR**

Please fill up the required data shown in the web-form after opening the link. Before going for payment, **please click on the Save Button**. Saved details in the online form will be sent to your email by way of a **link** which can be retrieved later. Then make payment, note down the **"Transaction Id"/UTR number**. Then click on the link sent to your mail which will retrieve your saved data and enter the Transaction ID/UTR number/Date of payment in the relevant columns in the web-form and click on the **Submit** button.

An acknowledgement will be sent to your mail from M/s Dastur after submission of the online form.

PLEASE NOTE THAT APPLICATION WILL BE REJECTED IF IT IS NOT IN ORDER OR CORRECT TRANSACTION ID IS NOT FURNISHED OR IN CASE OF ANY DISCREPANCY IN THE PREMIUM AMOUNT PAID.

The last date of payment of Premium and submission of Online Form for Super Top-up policy of SBI General is **27th October 2023.**

For any assistance call the following from M/s K.M. Dastur Reinsurance Broker Private Limited:

(1) Mr. Jose P Joseph 9886723259 (2) Ms. Saranya V 8657030873 (3) Mr. Praveen 6362786784

J S Jagadeesh
General Secretary

P.S : We welcome all our non-members also to apply/utilise our above facility.

IMPORTANT INSTRUCTIONS FOR SMOOTH FILLING AND SUBMISSION OF ONLINE FORM:

SL NO.	REQUIREMENTS	DETAILS TO BE READY
2	PF NO/EMP ID (MANDATORY)	WRITE YOUR EMPLOYEE CODE (EC) NUMBER
3	RETIREE NAME (MANDATORY) A) TITLE: B) FIRST NAME, MIDDLE NAME, SURNAME	A) SELECT DROP DOWN OPTION AND SELECT APPROPRIATE TITLE B) WRITE THE NAME AS GIVEN IN THE BANK ACCOUNT
4	GENDER *MALE *FEMALE	SELECT THE APPROPRIATE BOX
5	DATE OF BIRTH (FORMAT SHOULD BE DD-MM-YYYY) (MANDATORY)	AT THE RIGHT CORNER OF THE BOX CALENDER OPTION IS GIVEN. SELECT THE CALENDER, FIRST SELECT YEAR, THEN MONTH AND FINALLY THE DATE. THE DATE OF BIRTH IN THE CORRECT FORMAT WILL APPEAR AUTOMATICALLY.
6	ADDRESS (MANDATORY)	GIVE FULL ADDRESS INCLUDING PIN CODE. FOR STATE, YOU HAVE TO SELECT DROP DOWN BOX AND SELECT YOUR STATE.
7	EMAIL (MANDATORY)	THE EMAIL ID HAS TO BE GIVEN EITHER OF THE RETIREE OR, IF HE HAS NO EMAIL ID, HIS CHILDREN OR OTHER NEAREST RELATIVES EMAIL ID CAN BE GIVEN
8	MOBILE NUMBER (MANDATORY)	PROVIDE YOUR REGISTERED MOBILE NUMBER (INPUT VALID 10 DIGIT MOBILE NO.)
9	OPTION (MANDATORY) * SELF + SPOUSE * ONLY SELF	SELECT THE CORRECT OPTION. (ONCE YOU CLICK THE OPTION, THE CORRESPONDING WINDOW WILL BE DISPLAYED, LIKE SPOUSE'S DETAILS, PREMIUM CHART FOR THAT OPTION, ETC.) FILL UP THE DETAILS AS CALLED FOR.
10.	NAME OF SPOUSE (IF SELF+SPOUSE OPTION HAS BEEN SELECTED UNDER OPTION WINDOW.) (MANDATORY)	PROVIDE TITLE BY SELECTING THE DROP DOWN OPTION. II) PROVIDE FIRST NAME, MIDDLE NAME AND SURNAME AS GIVEN IN HER ACCOUNT NUMBER OR AS GIVEN IN AADHAR CARD. IF MIDDLE NAME AND SURNAME NOT AVAILABLE, please insert dot in both Middle name and Surname box
11	GENDER	SELECT THE CORRECT GENDER MALE OR FEMALE BOX.
12	DATE OF BIRTH (MANDATORY)	GIVE THE DATE OF BIRTH IN DD-MM-YYYY FORMAT BY SELECTING CALENDER OPTION AND SELECT IN THE ORDER OF YEAR, MONTH AND DATE
13	SUM INSURED	SBI SUPER TOP UP PREMIUM AMOUNT CHART IS DISPLAYED (IF YOU HAVE SELECTED SELF + SPOUSE OPTION PREMIUM PAYABLE FOR FAMILY POLICY WILL BE DISPLAYED AND IF ONLY SELF OPTION HAS BEEN SELECTED PREMIUM PAYABLE FOR SINGLE POLICY WILL BE DISPLAYED). SELECT THE SUM INSURED AS REQUIRED
14	SBI GENERAL PREMIUM FOR (FOR SELF+ SPOUSE OR ONLY SELF WILL BE DISPLAYED)	THIS FIELD NEED NOT BE FILLED AS THE PREMIUM AMOUNT WILL BE AUTOMATICALLY DISPAYED ONCE YOU SELECT THE SUM INSURED.
15	PAYMENT MODE(MANDATORY) (BEFORE THIS FIELD DETAILS OF THE BANK ACCOUNT TO WHICH	3 PAYMENT OPTIONS ARE GIVEN. SELECT THE OPTION THROUGH WHICH PREMIUM AMOUNT WILL BE REMITTED. (NOTE: PAYMENT BY CHEQUE OPTION IS NOT AVAILABLE)

	PREMIUM PAYMENT HAS TO BE MADE IS GIVEN)	Please read the ' <u>INSTRUCTIONS FOR USING PAYMENT MODES'</u> , mentioned above
16	BANK NAME(AMOUNT TRANSFER FROM)	OPTIONAL. IF YOU DESIRE YOU CAN GIVE
17	ACCOUNT NUMBER	OPTIONAL (TRANSFER FROM)
18	IFSC CODE	OPTIONAL (OF BRANCH FROM WHERE PREMIUM WAS TRANSFERED)
19	TRANSACTION NUMBER (MANDATORY)	<p>Please read the '<u>INSTRUCTIONS FOR USING PAYMENT MODES'</u>, mentioned above</p> <p>AFTER MAKING ON LINE PAYMENT OF PREMIUM AMOUNT AS ABOVE, ENTER THE TRANSACTION NUMBER. (WITHOUT ENTERING TRANSACTION NO. IN THIS FIELD, YOU CAN NOT SUBMIT THE OPTION UPLOADED.</p> <p>IN CASE TRANSACTION NUMBER IS NOT IMMEDIATELY AVAILABLE SAVE THE DATA FILLED UP IN THE OPTION AVILABLE AT THE END OF THIS WINDOW AND RETRIVE IT AFTER THE PREMIUM HAS BEEN PAID AND TRANSACTION NUMBER IS AVAILABLE AND FILL UP THIS FIELD)</p>
20	PAYMENT DATE (MANDATORY)	ENTER THE PAYMENT DATE IN DD-MM-YYYY FORMAT BY USING THE CALENDER OPTION AS EXPLAINED EALIER IN THIS CHECKLIST.
21	NOMINEE NAME (MANDATORY)	<p>ENTER TITLE, FIRST NAME, MIDDLE NAME AND SURNAME AS EXPLAINRD EARLIER IN THIS CHECKLIST. NOMINEE CAN BE CHILDREN, BROTHERS, NEAR RELATIVES</p> <p>IF MIDDLE NAME AND SURNAME NOT AVAILABLE, please insert dot in both Middle name and Surname box</p>
22	NOMINEE DATE OF BIRTH	OPTIONAL (IN DD-MM-YYYY BY USING CALENDER OPTION.)
23	NOMINEE RELATION	OPTIONAL
24	REVIEW	IF YOU WANT TO REVIEW WHAT YOU HAVE FILLED UP SO FAR CLICK THIS OPTION AND REVIEW ALL THE DETAILS FURNISHED AND MAKE CORRECTION IF REQUIRED.
25	SAVE	<p>IF PREMIUM PAYMENT HAS NOT BEEN MADE AND/OR TRANSACTION NUMBER IS NOT IMMEDIATELY AVAILABLE SAVE THE DRAFT FOR FUTURE VIEWING AND COMPLETION.</p> <p>WHEN YOU CLICK THIS SAVE BUTTON , IT WILL OPEN A NEW WINDOW ASKING YOU TO ENTER THE E-MAIL ID WHERE THIS DATA TO BE SAVED. GIVE YOUR E-MAIL ID. AUTOMAIL FROM RETIREE.MEDICLAIM@KMDASTUR.com will be received in your mailID, which will have a link.</p> <p>After making the payment, Open the link from this mail and enter the transaction no. and submit.</p> <p>HOWEVER, IF YOU HAVE THE TRANSACTION NUMBER IMMEDIATELY AVAILABLE, PLEASE GO TO SUBMIT BUTTON DIRECTLY WITHOUT CLICKING ON SAVE BUTTON</p>

26	SUBMIT	<p>THIS FIELD SHOULD BE CLICKED ONLY AFTER ALL MANDATORY FIELDS ARE FILLED UP AND PREMIUM HAS BEEN PAID AND TRANSACTION NUMBER IS GIVEN.</p> <p>ONCE YOU SUBMIT, IMMEDIATELY A PAGE WILL APPEAR SHOWING THAT YOUR ENROLMENT IS SUCCESSFULLY SUBMITTED AND ALSO AN OPTION TO DOWNLOAD THE ACKNOWLEDGEMENT WILL APPEAR ALONG WITH THE MESSAGE. PLEASE DOWNLOAD ACKNOWLEDGEMENT FOR FUTURE REFERENCE</p>

NOTE:1. AFTER SUBMITTING YOUR OPTION FOR SBI'S SUPER TOP UP POLICY, YOU WILL GET A AUTO MAIL TO YOUR MAIL ID INFORMING SUCCESSFUL SUBMISSION OF YOUR ENROLMENT

SBI General Rates for the year 2023 - 2024 including GST for Super Top up only		
Sum Insured	Per family premium (Self + Spouse)	Per member premium (Self only)
1,00,000	3,755	2,209
2,00,000	6,009	3,534
3,00,000	8,712	5,125
4,00,000	11,761	6,918
5,00,000	15,289	8,994
6,00,000	19,112	11,243
7,00,000	22,934	13,491
8,00,000	26,375	15,515
9,00,000	30,331	17,842
10,00,000	34,881	20,518



SBI General Insurance Policy Coverage



Definition of Family	Option 1 - (1 + 1) Self + Spouse Option 2 – 1 Self Only
Definition of Family	No Age Limit
Sum Insured:	Threshold limit of 3 lakhs Sum Insured with Options from 1 Lakh to 10 Lakhs
Pre and Post Hospitalization	30 days pre-& 90 days Post hospitalization
Bed Charges / Room Rent / Boarding Expenses per day.	No limit on Bed charges, payment will be made on single room A/C, not a deluxe or a luxury.
ICU Charges	At Actuals
Other Hospital Expenses:	At Actuals
Limits on Diseases	No Limits on Any diseases
Pre-existing Diseases:	Covered from day one.
01 to 04 year Waiting Period for Specific ailment:	Waived
30 Days Waiting Period:	Waived
Ambulance charges	INR 2,500/- per hospitalization
Day Care Cover	As per Standard Cover
Alternative Medicine	AYUSH Treatment covered if treatment is taken in Government & Govt. Recognized hospitals.

Modern Methods of Treatments (Advance Medical Treatments)

Covered wherever Medically Indicated either as in patient or as part of day care treatment in a hospital up to 50% of Sum Insured– for below mentioned procedure.

- A. Uterine Artery Embolization and HIFU (High Intensity Focused Ultrasound)
- B. Balloon Sinuplasty
- C. Deep Brain Stimulation
- D. Oral Chemotherapy
- E. Immunotherapy - Monoclonal Antibody to be given as injection.
- F. Intra Vitreal Injections.
- G. Robotic Surgeries
- H. Stereotactic Radio Surgeries
- I. Bronchial Thermoplasty
- J. Vaporization of the Prostrate (Green Laser Treatment or Holmium Laser Treatment)
- K. IONM - (Intra Operative Neuro Monitoring)
- L. Stem Cell Therapy: Hematopoietic stem cells for bone marrow transplant for hematological conditions to be covered,

Hospitalization arising out of Terrorism.	Covered
TPA	Yes
Cashless Facility	Yes

Policy Operating Guidelines

Mid-term Addition of Member:	Only new retirees can join this scheme during policy period within 60 days period of retirement subject to CD balance available. Premium for such additions would be 100% of premium if coverage is more than 6 months and 50% of premium if less than 6 months. All those who have retired within the last one year can also have the option to join at next renewal.
Lock in / Lock out Period	For the Forth coming years in order to ensure continuity and stability of the policy, the insurance company has requested the retirees to continue enrolling into the policy every year. For this purpose, they have introduced a lock in / lock out clause. <ul style="list-style-type: none"> • For all existing retirees who do not join the policy next year before inception there will be a lock out of 2 years. i.e. they cannot be covered for next 2 yrs. • There will be a lock in for three years for all members who have opted the policy. In case a person does not renew membership during second or third year there will be a lock out for 5 years for such members.

Claim Intimation	Within 7 days from date of admission
Claim submission.	Within 30 days from date of discharge

Premium Rates including GST-		
SBI General Rates for the year 2023 - 2024 including GST for Super Top up only		
Sum Insured	Per family premium (Self + Spouse)	Per member premium (Self only)
1,00,000	3,755	2,209
2,00,000	6,009	3,534
3,00,000	8,712	5,125
4,00,000	11,761	6,918
5,00,000	15,289	8,994
6,00,000	19,112	11,243
7,00,000	22,934	13,491
8,00,000	26,375	15,515
9,00,000	30,331	17,842
10,00,000	34,881	20,518