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FREQUENTLY ASKED QUESTIONS

PROCESS RELATED | **PRODUCT RELATED** | **TECHNOLOGY RELATED**

▶ Next

FREQUENTLY ASKED QUESTIONS

Click Below

Process Related Questions

Queries which a user may have while buying life insurance policy online.

Product Related Questions

Queries pertaining to SBI Life - eshield, key features, eligibilty criteria, benefits, etc.

Technology Related Questions

Answers to queries regarding minimum requirements of computer (Hardware and Software), browsers, etc. for best user experience.

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(Mon to Fri: 9:30 a.m. to 6:00 p.m., Sat: 9:30 a.m. to 2:00 p.m.)
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FREQUENTLY ASKED QUESTIONS

PROCESS RELATED   **PRODUCT RELATED**   **TECHNOLOGY RELATED**

Home   Previous   Next

QUESTIONS - PROCESS RELATED

1. As an NRI, can I buy life insurance under SBI Life - eShield?

2. Can I insure my spouse / children?

3. Can I get term insurance cover if I am a smoker or use tobacco in any form?

4. When will my life insurance cover begin?

5. Can my life insurance proposal be rejected because of my health condition?

6. What should I do if I am unable to trace my previously filled application form under 'Continue Your Application' tab?

7. Is PAN Card number mandatory to apply for eShield?

8. If due to some reason (browser closed, power failure, system shut down, etc.) my application could not be completed, do I need to update all my details again?

9. My payment has been successful and I have received a transaction successful receipt. When will the policy be issued to me?

10. Will I get any intimation of the policy having been dispatched to me?

11. What should I do if I do not get the Policy Document?

12. The courier of my policy was not delivered since I was unavailable at home. What should I do?

13. How do I generate a premium receipt for submission at my office to claim Income Tax benefits?

14. While making a payment, the browser froze/ hung, but my credit card has been debited with the premium amount. What should I do?

15. What are the different premium payment modes under SBI Life - eShield?

16. Can I take a print out of the Online Form and make a cheque payment at any SBI Life branch?

17. What documents are required for policy processing?

18. How can I send KYC and Income documents or even my earlier medical reports, required by SBI Life?

19. Why have I been asked to upload / send some, or all, of my documents again?

20. If my age changes before the acceptance of my proposal, will I have to pay premium as per my new age?

21. How do I pay the revised premium as per my new age, incase my age changes between the time I submit my proposal and its acceptance by SBI Life?

22. Why are additional questionnaires sent to me? What should I do?

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FREQUENTLY ASKED QUESTIONS

PROCESS RELATED   PRODUCT RELATED   TECHNOLOGY RELATED

Home   Previous   Next

QUESTIONS - PROCESS RELATED   Cont...

23. What additional documents should I submit since I am a close relative of Politically Exposed Person (PEP)?

24. Can I change the plan option once I have filled the proposal form?

25. How can I make corrections in the proposal form?

26. Can I change my Nominee? If Yes, how?

27. When and how do I pay my future premiums?

28. Will there be any change in the premium once my policy is accepted by SBI Life?

29. What are the service hours for Online Assistance - Contact Centre / Web Chat?

30. Can I pay premiums in any other currency?

31. Do I have to undergo medical tests before enrolling for SBI Life - eShield?

32. What is Underwriting?

33. What is the process to undergo medical examination?

34. Do I have to pay for the medical test(s)?

35. What are the medical tests that I need to undergo?

36. How long will it take to complete all the medical test(s)?

37. What questions pertaining to medical history will be asked?

38. Can I get a copy of my medical reports?

39. How should I prepare for the medical examination? Are there any suggested Dos and Don'ts?

40. Am I required to carry any of my past medical reports?

41. Would I be required to upload my medical reports?

42. Under what circumstances can I be charged additional premium?

43. Will I be given the reason for why an additional premium is charged?

44. Why should I pay additional premium for tobacco consumption?

45. Why should I pay the Health Extra Premium?

46. How do I pay the additional premium for Health Extra, Smoker Rate, etc?

47. I agree to the additional premium for smoker rates but can I pay it at a later date?

48. What should I do to reduce the Sum Assured / Cover in order to compensate for the additional premium due to be paid by me, due to my health condition ?

49. Is the additional premium due to my health condition, a onetime payment?

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FREQUENTLY ASKED QUESTIONS

PROCESS RELATED   **PRODUCT RELATED**   **TECHNOLOGY RELATED**

Home   Previous   Next

QUESTIONS - PRODUCT RELATED

1. What is SBI Life - eShield?

2. What are the plan options offered under the product?

3. What are the Entry Age / Maturity Age criteria?

4. What is the minimum and maximum Policy Term?

5. What are the criteria for Sum Assured?

6. What is the premium criteria?

7. Why should I buy SBI Life - eShield?

8. Why should I opt for Accidental Death Benefit?

9. What are the different Plan options available and the Death Benefit offered under each of them?

10. What are the premium payment modes available?

11. Can the Nominee be a Minor?

12. What will the beneficiary get in case the insured commits suicide?

13. What are the benefits of opting for a higher Sum Assured?

14. What is the Grace Period under the product?

15. If premium is not paid on time, how will it affect the policy?

16. What are the conditions for reviving the policy?

17. Can a loan be taken under this product?

18. What are the tax benefits available?

19. What is Free Look Cancellation?

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QUESTIONS - TECHNOLOGY RELATED

1. What hardware / software do I need?

2. What are the compatible operating systems?

3. Which browsers are supported?

4. How do I determine the version of my browser?

5. How do I upgrade my browser?

6. Why should I upgrade from IE6? How can I do it?

7. What can I do if my Internet browser frequently hangs?

8. How do I clear my internet cache?

9. How do I print the web page / document?

10. I received a message that states 'We are currently experiencing a technical issue with our systems', what should I do?

11. What can I do if the system does not respond immediately after I confirm a transaction or select a service?

12. What is the minimum resolution for scanning documents?

13. When should I review a scanned image to make sure it can be read - before or after it is uploaded to the SBI Life Insurance system?

14. What precautions should I take when using shared / public PCs ?

15. What is encryption and how is it used to protect my information?

16. What is the meaning of the padlock displayed at the bottom of browser?

'PC' stands for Personal Computer.

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FREQUENTLY ASKED QUESTIONS

PROCESS RELATED **PRODUCT RELATED** **TECHNOLOGY RELATED**

🏠 Home   ◀ Previous   ▶ Next

ANSWERS TO PROCESS RELATED QUESTIONS

1. As an NRI, can I buy life insurance under SBI Life - eShield?

SBI Life - eShield is only for resident citizens of India. However, we have other plans (including term plans) which can be purchased through insurance advisors, distributors or the State Bank Group bank branches by NRIs. We would be glad if you could provide us your details and our representative will be happy to guide you through the purchase of those plans. You can write to us at buyonline@sbilife.co.in.

2. Can I insure my spouse / children?

No. You can only insure yourself in this plan. However, it is mandatory that the Life Assured has to be over 18 years.

3. Can I get term insurance cover if I am a smoker or use tobacco in any form?

Yes. However, smoker rates are higher than the non-smoker rates. A person is considered as a non-smoker if he/she has not been smoking or using tobacco in any form for atleast last 5 years.

4. When will my life insurance cover begin?

Your coverage will begin only on acceptance of your proposal form. A written confirmation would be sent to you in this regard.

5. Can my life insurance proposal be rejected because of my health condition?

Your proposal might be cancelled or rejected based on the severity of your health condition. In some rare cases, the acceptance of proposal might be postponed due to the fact that the severity of your present health condition does not allow us to offer the cover. But after a certain period you can re apply with the latest investigation / medical reports and we will re-evaluate your proposal based on the same. However, once a proposal has been accepted, an insurance policy is not cancelled due to ill-health of a life insured.

6. What should I do if I am unable to trace my previously filled application form under 'Continue Your Application' tab?

You will need to input the Quotation ID that was previously emailed to you. Please check if the email has been delivered to the 'SPAM' folder, retrieve the email to your inbox and mark this email as 'NOT A SPAM'.

Also check, if the input details are entered correctly. Kindly provide the correct details or re-enter your details.

Please note, the application is available online for 30 days after the email is sent with the Quotation ID.

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FREQUENTLY ASKED QUESTIONS

PROCESS RELATED   **PRODUCT RELATED**   **TECHNOLOGY RELATED**

Home   Previous   Next

ANSWERS TO PROCESS RELATED QUESTIONS Cont...

7. Is PAN Card number mandatory to apply for eShield?

Yes, you will need to provide your PAN card number in order to purchase the policy.

8. If due to some reason (browser closed, power failure, system shut down, etc.) my application could not be completed, do I need to update all my details again?

Incase the browser shuts down halfway through a page, the data entered until the last time you selected "Proceed" or "Save for Later" buttons would be saved. However, please note that bank / card account details on the payment page(s) are never saved and need to be entered each time.

On revisiting the site, please click on the **'Continue Your Application'** link on the home page of epolicy (epolicy.sbilife.co.in) and either enter your Quotation ID or enter your First name, Last name and Date of Birth to access the details already entered by you, within 30 days of your first attempt.

9. My payment has been successful and I have received a transaction successful receipt. When will the policy be issued to me?

The policy shall be issued after fulfilling all the underwriting and internal requirements. Based on these details, the decision on acceptance or rejection of cover is taken.

10. Will I get any intimation of the policy having been dispatched to me?

Yes. You will get periodic intimations on occurrence of the following events:

i.   SMS / Email on Policy Issuance with the Policy Number.

ii. SMS / Email on Policy Dispatch with the courier details.

However, please note that all details will be sent on the Mobile Number and Email Id shared / registered with us through the details provided in the Proposal Form.

11. What should I do if I do not get the Policy Document?

Incase you have received an SMS confirming issuance and / or dispatch of the policy and you have not received the policy, please get in touch with us on our Toll Free Number 1800 22 5354. Alternatively, you can write to us at buyonline@sbilife.co.in or info@sbilife.co.in. Please remember to highlight your Proposal Number or Transaction Number or Quotation Number when sending such a request for effective reference and timely action.

Online assistance related services are available from 9:30 a.m. to 6:00 p.m. on weekdays and from 9:30 a.m. to 2:00 p.m. on Saturdays, except on public holidays.

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FREQUENTLY ASKED QUESTIONS

PROCESS RELATED   **PRODUCT RELATED**   **TECHNOLOGY RELATED**

🏠 Home   ◀ Previous   ▶ Next

ANSWERS TO PROCESS RELATED QUESTIONS Cont...

12. The courier of my policy was not delivered since I was unavailable at home. What should I do?

Please rest assured. Incase the policy has not been delivered through the courier and it has returned due to any reason, then the policy will return to us as 'Undelivered'. In such a scenario,

i. You will get an SMS on your mobile number registered with SBI Life (through your proposal form) that the policy has returned undelivered.

ii. Your policy shall be re-dispatched after confirmation of the address from you.

13. How do I generate a premium receipt for submission at my office to claim Income Tax benefits?

The first premium receipt will be a part of the policy kit dispatched to you once the policy is issued. Also, on successful payment, an online acknowledgement is generated, which can be printed.

14. While making a payment, the browser froze/ hung, but my credit card has been debited with the premium amount. What should I do?

We apologise for the inconvenience caused. Kindly get in touch with us on our toll free no: 1800 22 5354. Alternatively, you can email us on buyonline@sbilife.co.in with your Quotation ID, first name, last name,

date of birth, date of transaction and contact number. Our concerned executives will get in touch with you.

15. What are the different premium payment modes under SBI Life - eShield?

Only Annual mode of premium payment is allowed.

16. Can I take a print out of the Online Form and make a cheque payment at any SBI Life branch?

SBI Life - eShield is offered Online only. You can only pay through Debit / Credit card or through Internet Banking mode.

If you wish to take the policy through cheque payment (offline mode), there are other plans which can be purchased through our insurance advisors, distributors or the State Bank Group bank branches. We would be glad if you could provide us your details and our representative will be happy to guide you through the purchase of those plans. You can write to us at buyonline@sbilife.co.in.

17. What documents are required for policy processing?

PAN Card is a mandatory document for buying SBI Life - eShield. Other documents required for policy processing include:

- **Age Proof:** Driving License, School / College Certificate, PAN Card, Passport, Birth Certificate

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ANSWERS TO PROCESS RELATED QUESTIONS Cont...

- **Identity Proof:** Voters ID Card, Letter from Recognised Public Authority or Public Servant with photograph verifying the identity and residence, PAN Card, Driving License, Aadhar Card, Passport
- **Address Proof:** Telephone Bill, Ration Card, Electricity Bill, Bank A/C Statement, Letter from Recognised Public Authority
- **Income Proof:** I. T. Return / Assessment Order / Employers Certificate

Please upload / submit self attested copy of all the documents.

18. **How can I send KYC and Income documents or even my earlier medical reports, required by SBI Life?**

    After successful payment, kindly submit the required KYC and underwriting documents through any of the options for submission mentioned below:
    - Scan and upload (Upload .jpg, .tiff or .pdf. Please ensure that the file is within the upper limit 1MB per upload file size)
    - Scan and Email (buyonline@sbilife.co.in)
    - Submit / Courier the hard copies to the nearest branch for scan / upload

    To locate our nearest branch, kindly go to the 'Branch Locator' given on our website or click on the below link and follow the instructions.
    http://www.sbilife.co.in/sbilife/BranchLocator/BranchLocator.do
    You can also send it through courier to "The Manager (Underwriting), SBI

Life Insurance Co. Ltd., 2nd Floor, Kapas Bhavan, Plot No.3, Sector No. 10, CBD Belapur, Navi Mumbai - 400 614".

Please do ensure that you highlight your Transaction ID or SBI Life - eShield Proposal Number alongwith the document(s) sent.

19. **Why have I been asked to upload / send some, or all, of my documents again?**

    There can be two scenarios:
    a) This can be due to the poor quality of scanned images uploaded at the time submitting the online proposal.
    b) The details in the documents provided might be insufficient to evaluate your proposal for Insurance Cover. For e.g., the income stated in the documents is the net income, where as we require your gross income / gross receipts which will help us in offering you a better cover.

    You can upload the documents by clicking the link provided in your email, which is the mail id registered with us on your proposal form.

20. **If my age changes before the acceptance of my proposal, will I have to pay premium as per my new age?**

    The premium we collect depends on the age as on date of acceptance of the proposal. Hence, any time after the first premium amount paid

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FREQUENTLY ASKED QUESTIONS

PROCESS RELATED   **PRODUCT RELATED**   **TECHNOLOGY RELATED**

Home   Previous   Next

ANSWERS TO PROCESS RELATED QUESTIONS Cont...

and before the acceptance of the proposal, if your age changes then you may be required to pay the revised premium as per the new age.

21. How do I pay the revised premium as per my new age, incase my age changes between the time I submit my proposal and its acceptance by SBI Life?

We will inform you through email the amount of shortage to be paid. You can click the link specified in the email, sent to the email id registered with us in your proposal form, and pay the balance amount by selecting any one of the options in the payment mode.

22. Why are additional questionnaires sent to me? What should I do?

We may require additional information in some aspects based on your proposal form. We could also need to ascertain additional information regarding the occupation or the condition of the ailment which you have disclosed in the proposal form or before the medical examiner during the insurance medical exam. The duly filled, signed and dated questionnaire has to be sent to us through email, from the email ID registered with us on your proposal form, or you can submit it at the nearest SBI Life branch.

23. What additional documents should I submit since I am a close relative of Politically Exposed Person (PEP)?

You need not provide any additional documents. In case you choose to share any document, please ensure that is strictly in your name.

24. Can I change the plan option once I have filled the proposal form?

Yes, you can alter even the vital terms of the contract like increasing or decreasing the Sum Assured, changing the term of the policy before the acceptance of your proposal. This could either increase or decrease the premium which you have already paid online. If there is any increase in the premium amount, you would have to pay the difference. If there is any decrease in the premium, the excess will be refunded after your proposal is accepted, to the same account / card through which the premium was paid.

25. How can I make corrections in the proposal form?

- I had incorrectly spelt my name or another important detail
- Missed giving information to certain question(s), or details of existing policies
- Address of residence / communication which has changed
- Any other detail which I am not sure whether it is important / relevant or not

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FREQUENTLY ASKED QUESTIONS

PROCESS RELATED **PRODUCT RELATED** **TECHNOLOGY RELATED**

Home   Previous   Next

ANSWERS TO PROCESS RELATED QUESTIONS Cont...

Incase you have realised the error before submitting the proposal form, You have a 'Back' button on each page which could be used to go to the previous page to edit details entered by you. Further, there is also a Preview page where you can edit your complete details.

However, please note that the Sum Assured, Date of Birth and other details basis which the premium quotation has been generated should not be modified. Incase of any modification of these details, the premium would change as well.

Incase the error is noted after submitting the details to SBI Life, to correct your name or any details, kindly send a written request detailing your proposal / transaction number and all the changes to "The Manager (Underwriting), SBI Life Insurance Co. Ltd., 2nd Floor, Kapas Bhavan, Plot No.3, Sector No. 10, CBD Belapur, Navi Mumbai - 400 614". You could also send this letter to the nearest SBI Life branch, or email to buyonline@sbilife.co.in through your registered email ID.

For address corrections, please send a copy of the address proof for the address to be updated along with a requisition letter to revise the records. You could also scan the document and send it via email through the email ID registered with us.

However, please remember to highlight your Quotation ID or Transaction Number when sending such a request for effective reference and timely action.

Please ensure that the details provided to us prior to the issuance of the policy are complete and comprehensive, to ensure hassle free processing in the event of a claim.

Since there is no such thing as extra information in insurance, it is advised to share all the information and avoid missing-out on sharing important information.

26. Can I change my Nominee? If Yes, how?
Yes. You can change your Nominee by submitting the 'Change in Nomination Form' to us. You could send it to "The Manager (Underwriting), SBI Life Insurance Co. Ltd., 2nd Floor, Kapas Bhavan, Plot No.3, Sector No. 10, CBD Belapur, Navi Mumbai - 400 614" or at the nearest SBI Life branch.

The form is available on our website under Download Center > Policy Servicing Forms.

27. When and how do I pay my future premiums?
The due dates for premium payment are mentioned in your Policy Document.

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ANSWERS TO PROCESS RELATED QUESTIONS   Cont...

However, it is recommended that you give us a Direct Debit / ECS Mandate / Standing Instruction for automatic premium debit from your Bank Account / Credit Card.

Complete details of various options towards making future Renewal Premium payments are available on the link: http://www.sbilife.co.in/sbilife/content/11_2928

You are required to pay the Premiums on or before the Premium due dates.

28. Will there be any change in the premium once my policy is accepted by SBI Life?
No, there will not be any change in basic premium during the entire term of the contract once the proposal is accepted.

29. What are the service hours for Online Assistance - Contact Centre / Web Chat?
Online assistance related services are available from 9:30 a.m. to 6:00 p.m. on weekdays and from 9:30 a.m. to 2:00 p.m. on Saturdays, except on public holidays.

30. Can I pay premiums in any other currency?
No. All quotations are in Indian Rupees (INR) and premiums are accepted only in INR.

31. Do I have to undergo medical tests before enrolling for SBI Life - eShield?
The medical and other requirements are determined based on the age, Sum Assured, term and details provided by you in the electronic proposal form. This is based on our underwriting guidelines and internal requirements. The medicals are fixed in advance through a prior appointment as per your convenience.

32. What is Underwriting?
During underwriting we evaluate your proposal. The evaluation is based on the information submitted by you in the proposal form and the results of your life insurance medical examination. Term insurance underwriting generally takes 3-4 days once all the requirements, such as insurance medical examination, financial and other related documents, related to your insurance proposal are received by us.

33. What is the process to undergo medical examination?
A third party representative / service provider authorised by SBI Life will contact you and schedule an appointment. You can specify the time, date and the location, out of the available options, as per your convenience.

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FREQUENTLY ASKED QUESTIONS

PROCESS RELATED **PRODUCT RELATED** **TECHNOLOGY RELATED**

Home   Previous   Next

ANSWERS TO PROCESS RELATED QUESTIONS Cont...

34. Do I have to pay for the medical test(s)?

You need not pay for the medical test(s) required by SBI Life. These costs will be borne by SBI Life.

35. What are the medical tests that I need to undergo?

In accordance with the underwriting requirements of the proposal for insurance, if required, you may be required to undergo routine medical exam(s) which could include a review of your medical history, the names of doctors you've seen, when you consulted them, and any treatment recommended. Also, a basic physical exam (height, weight, blood pressure, pulse) may be conducted and a urine specimen and blood work may also be taken. We could also require EKGs or treadmill EKGs (stress tests) as per our underwriting requirement for this policy. A licensed paramedical examiner (often an independent contractor) associated with our Third Party Administrator may conduct the exam.

36. How long will it take to complete all the medical test(s)?

The test(s) could be completed within 30 minutes.

37. What questions pertaining to medical history will be asked?

The examiner could ask questions regarding pre-existing or previous medical conditions, surgeries, medications, or other treatments you may have had. The examiner could also ask the names and addresses of physicians and / or hospitals that have treated you. You may choose to keep this information handy in advance, to save time during the exam.

38. Can I get a copy of my medical reports?

In normal practice a copy of the reports is not be handed over to you. However, You can request for the copy by sending an email (from email ID registered with us through your proposal) or by written request to us. The copy will be sent to you once a final decision on the policy is taken by SBI Life.

39. How should I prepare for the medical examination? Are there any suggested Dos and Don'ts?

To obtain the best possible results from your life insurance medical exam, we would like to highlight and suggest the following:

- Wearing short-sleeved garments or garments with sleeves that easily roll-up are suggested to ease the process for medical examination.
- Try to fast for atleast eight hours before your exam (12 hours is preferred). You can drink water.
- The best time to do your exam is in the morning. If a weekday is not convenient, check with your examiner to see if you can arrange an appointment for Saturday or Sunday.
- Drink a glass of water an hour or so before the exam to facilitate obtaining a urine specimen.

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ANSWERS TO PROCESS RELATED QUESTIONS Cont...

- Avoid coffee, soda, tea or other products with caffeine for several hours before the exam.
- Avoid smoking or chewing tobacco for at least one hour prior to your scheduled appointment.
- Avoid consumption of alcoholic beverages for at least 24 hours prior to the exam.
- Avoid nasal decongestants.
- If you require a large blood pressure cuff, let the examiner know prior to the appointment.
- It is advised to have adequate sleep and good night's rest before the medical exam.
- Schedule the appointment for the least stressful time of the day.
- Have your photo identification available.
- Do not engage in strenuous exercise for 24 hours before the exam.
- Prepare in advance for questions regarding medical conditions, surgeries, medications, or other treatments you may have had. The examiner will also ask you for the names and addresses of physicians and / or hospitals that have treated you.

40. Am I required to carry any of my past medical reports?

If you have undergone any medical examination in the past, it is advisable to carry them.

41. Would I be required to upload my medical reports?

You need not upload any reports if you have not consulted any medical examiner for any investigation in the past. However, if you have consulted or done any medical tests or investigations in the past, you can upload those reports in the upload section or send the same to us in email or post. Please do highlight your Quotation ID or Transaction Number or Proposal Number when sending such documents for effective reference.

42. Under what circumstances can I be charged additional premium?

Factors such us tobacco consumption in any form, adverse health condition, risky activities like adventurous sports, occupation, etc. might increase your premium.

43. Will I be given the reason for why an additional premium is charged?

Yes, you will be intimated about the reason, the amount of additional premium charged and the difference of premium that you have to pay prior to commencement of Insurance Cover.

44. Why should I pay additional premium for tobacco consumption?

The premium pricing is based on smokers and non-smokers.

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FREQUENTLY ASKED QUESTIONS

PROCESS RELATED   PRODUCT RELATED   TECHNOLOGY RELATED

Home   Previous   Next

ANSWERS TO PROCESS RELATED QUESTIONS Cont...

Consumption of tobacco in any form (cigarette / beedis / gutka / pan) in the last 5 years will be considered as smokers and will warrant smoker rates premium. Based on the information in the proposal form and the medical underwriting, incase we find that you consume tobacco; you could be required to pay smoker rates.

45. Why should I pay the Health Extra Premium?

Certain factors like diabetes, hypertension, poor general health, over weight and some pre-existing health conditions will warrant additional premium known as Health Extra Premium. This increase in standard premium rates is done through loading in the premium if there is any adverse factor as illustrated above. The extent of loading depends on the severity of the condition.

46. How do I pay the additional premium for Health Extra, Smoker Rate, etc?

In the email sent to you, on your email ID registered with us on your proposal form, about the additional premium for health extra, you have to first select the option to agree for the additional premium. Once you select this option the payment option will get highlighted and you can pay the additional premium by selecting any one of the payment mode.

For additional premium on smoker rates, you will have to give your consent and pay the additional premium by selecting any one of the payment modes.

47. I agree to the additional premium for smoker rates but can I pay it at a later date?

No. Full premium amount, including any extra premium is payable for acceptance of the insurance proposal.

48. What should I do to reduce the Sum Assured / Cover in order to compensate for the additional premium due to be paid by me, due to my health condition ?

If you agree for the additional premium charged you can either pay the additional premium or reduce the cover to such an extent that you need not pay the additional premium. For reducing the Sum Assured, you only have to send an email to us, from the email ID registered with us on your proposal form, stating your consent for both the additional premium and reduction in Sum Assured.

49. Is the additional premium due to my health condition, a onetime payment?

No. The additional premium charged is not a onetime payment. This premium will be added to your basic premium and this will constitute the revised premium which you have to pay for the remaining term of your policy.

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ANSWERS TO PRODUCT RELATED QUESTIONS

1. What is SBI Life - eShield?

SBI Life - eShield is an individual, Non Linked (Traditional), Non-Participating, Online pure term plan.

2. What are the plan options offered under the product?

The plan options offered are as follows:

1. **Level Cover:** Basic Sum Assured remains same throughout the Policy Term.

2. **Level Cover with Accidental Death Benefit:** Basic Sum Assured remains same throughout the Policy Term. In addition to this there is an Accidental Death benefit which will be paid in case of death due to accident.

3. **Increasing Cover:** Basic Sum Assured increases at the rate of 10% simple interest at the end of every 5th Policy Year.

4. **Increasing Cover with Accidental Death benefit:** Basic Sum Assured increases at the rate of 10% simple interest at the end of every 5th Policy Year, in addition to this there is an Accidental Death benefit, which will be paid in case of death due to accident. Only the basic Sum Assured increases under this plan option and not the Accidental Death Benefit.

3. What are the Entry Age / Maturity Age criteria?

Minimum entry age: 18 years.

Maximum entry age:
- For Level Cover and Level Cover with Accidental Death Benefit option: 65 years
- For Increasing Cover and Increasing Cover with Accidental Death Benefit option: 60 years

Maximum Maturity age: 70 years

4. What is the minimum and maximum Policy Term?

Minimum Policy Term:
- For Level Cover and Level Cover with Accidental Death Benefit option: 5 years
- For Increasing Cover and Increasing Cover with Accidental Death Benefit option: 10 years

Maximum Policy Term: 30 years

5. What are the criteria for Sum Assured?

Minimum Basic Sum Assured: ₹ 20, 00,000.

The Basic Sum Assured can be selected in multiples of ₹ 1, 00,000 only.

There is no upper limit for the Basic Sum Assured.

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| PROCESS RELATED | PRODUCT RELATED | TECHNOLOGY RELATED |

Home   Previous   Next

ANSWERS TO PRODUCT RELATED QUESTIONS Cont...

6. What is the premium criteria?
The minimum premium (exclusive of Service Tax) is ₹ 3,500 for all plan options.
The premium can be paid only in annual mode. There is no upper limit.

7. Why should I buy SBI Life - eShield?
- Security for your family at an affordable premium.
- Easy and seamless online process for securing life cover.
- Rewards you for maintaining a healthy lifestyle.
- Wide variety of plan options, which has level and increasing cover.
- Additional benefit of Accidental Death Benefit.
- Tax benefits# u/s 80C and 10(10D) of Income Tax Law, 1961.

8. Why should I opt for Accidental Death Benefit?
In case of death due to accident, we will pay Accidental Death Benefit along with the Effective Sum Assured.
The Accidental Death Benefit is available under two plan options, namely,
- Level Cover with Accidental Death Benefit
- Increasing Cover with Accidental Death Benefit

The benefit is in-built under the above mentioned options and cannot be stopped during the Policy Term.

The Accidental Death Benefit will be equal to the Basic Sum Assured or ₹ 50 lakhs, whichever is lower; hence, the Accidental Death Benefit will automatically be selected as you choose the Basic Sum Assured and need not be chosen separately.
The Illustrations are as follows:

Basic Sum Assured	Accidental Death Benefit
₹ 40 Lakhs	₹ 40 Lakhs
₹ 60 Lakhs	₹ 50 Lakhs

A cap of ₹ 50,00,000 across policies of this product will be applicable for this benefit. Also for subsequent policies, the minimum accidental Sum Assured will be ₹ 5,00,000/-.
For example:
(a) If Mr. Kumar opts for a cover of ₹ 48,00,000 under Level Cover with Accidental Death Benefit, the base cover and the Accidental Death Benefit will both be for ₹ 48,00,000. Subsequently, if Mr. Kumar comes to us seeking further Life Cover of ₹ 20,00,000, we would not offer him Accidental Death Benefit cover.
(b) If Mr. Kumar opts for a cover of ₹ 45,00,000 under Level Cover with Accidental Death Benefit, the base cover and the Accidental Death Benefit will both be for ₹ 45,00,000. Subsequently, if Mr. Kumar comes to us seeking further Life Cover of ₹ 20,00,000, we would offer him Accidental Death Benefit cover for ₹ 5,00,000 only.

*Tax Benefits are subject to change in tax laws. Please consult your tax advisor for details.

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FREQUENTLY ASKED QUESTIONS

PROCESS RELATED   PRODUCT RELATED   TECHNOLOGY RELATED

Home   Previous   Next

ANSWERS TO PRODUCT RELATED QUESTIONS   Cont...

9. What are the different Plan options available and the Death Benefit offered under each of them?

Level Cover:

- Sum Assured remains the same throughout the term of the policy.
- On death of the Life Assured during the Policy Term, Sum Assured will be paid to the beneficiary.

> **Sum Assured of ₹ 50 Lakhs throughout the term**
>
> **On death of the Life Assured during the Policy Term, ₹ 50 Lakhs will be paid.**

Level Cover with Accidental Death Benefit (ADB):

- Sum Assured remains the same throughout the term of the policy.
- On death of the Life Assured during the Policy Term, Sum Assured will be paid to the beneficiary.
- In case of death due to accident, Accidental Death Benefit will be paid in addition to Sum Assured to the beneficiary.
- Illustration:

> **Sum Assured of ₹ 40 Lakhs**
>
> **ADB of ₹ 40 Lakhs**
>
> **On death of Life Assured ₹ 40 Lakhs will be paid. In case of accidental death, ₹ 80 Lakhs will be paid.**

Increasing Cover:

- The Basic Sum Assured under this plan option increases at the rate of 10% (simple interest) at the end of every 5th Policy Year.
- The effective Sum Assured will be the Increased Sum Assured applicable at the time of death.
- On death of the Life Assured during the Policy Term, the effective Sum Assured will be paid to the beneficiary.
- Illustration of effective Sum Assured is as given below:
  Basic Sum Assured = ₹ 50 Lakhs
  Policy Term = 30 years

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FREQUENTLY ASKED QUESTIONS

PROCESS RELATED   **PRODUCT RELATED**   **TECHNOLOGY RELATED**

Home   Previous   Next

ANSWERS TO PRODUCT RELATED QUESTIONS   Cont...

Policy Term	Effective Sum Assured
1-5 years	₹ 50 Lakhs
6-10 years	₹ 55 Lakhs
11-15 years	₹ 60 Lakhs
16-20 years	₹ 65 Lakhs
21-25 years	₹ 70 Lakhs
26-30 years	₹ 75 Lakhs

Hence, if death of the Life Assured happens in 15th year then ₹ 60 Lakhs will be paid to the beneficiary.

Increasing Cover with Accidental Death Benefit:

- The Basic Sum Assured under this plan option increases at the rate of 10% (simple interest) at the end of every 5th Policy Year.
- The effective Sum Assured will be the Increased Sum Assured applicable at the time of death.
- Under this option, only the Basic Sum Assured will increase and not the Accidental Death Benefit.
- On death of the Life Assured during the Policy Term, the effective Sum Assured will be paid to the beneficiary.

- In case of death due to accident, Accidental Death Benefit (ADB) will be paid in addition to the effective Sum Assured to the beneficiary.
- Illustration:

Basic Sum Assured of ₹ 50 Lakhs

ADB of ₹ 50 Lakhs
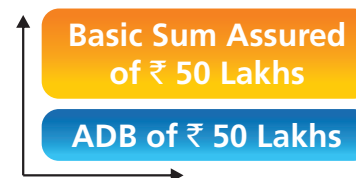
On death of Life Assured in 12th Policy Year ₹ 60 lakhs will be paid. In case of accidental death in the 8th policy year, ₹ 1.1 crores (₹ 60 lakhs + ₹ 50 lakhs) will be paid.

10. What are the premium payment modes available?
The Premiums can be paid in annual mode only.

11. Can the Nominee be a Minor?
Yes, a Nominee can be a Minor.

However, an Appointee (major) has to be provided for the Minor Nominee.

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FREQUENTLY ASKED QUESTIONS

PROCESS RELATED | **PRODUCT RELATED** | **TECHNOLOGY RELATED**

Home | Previous | Next

ANSWERS TO PRODUCT RELATED QUESTIONS Cont...

12. What will the beneficiary get in case the insured commits suicide?

If the life assured commits suicide within one year from the risk commencement date, whether sane or insane at that time, the nominee will be entitled to 80% of the premiums paid, the policy will be void and no claim will be payable.

If the life assured commits suicide within one year from the reinstatement date if reinstated, whether sane or insane at that time, the policy will be void and no claim will be payable

13. What are the benefits of opting for a higher Sum Assured?

As you opt for higher Sum Assured you will see that the premiums don't increase at the same rate as the Sum Assured. Hence, the benefit for higher Sum Assured at a relatively low cost.

E.g., For Age 35 years, Policy Term 20 years, Sum Assured of ₹ 25 Lakhs premium is ₹ 4233/-, where as if we increase the Sum Assured fourfold to ₹ 1 crore, the premium is only ₹ 11,760/-, which is just 2.8 times multiple.

The table below shows indicative premiums for both smoker and non-smoker for Level Cover option for a cover of ₹ 50 lakhs. The illustration for the same follows.

Non-Smoker Life, Male			
Age last birthday / Term (yrs)	10	20	30
30	₹ 3,910	₹ 4,660	₹ 6,425
40	₹ 6,610	₹ 9,495	₹ 13,955
50	₹ 14,980	₹ 22,305	NA

Smoker Life, Male			
Age last birthday / Term (yrs)	10	20	30
30	₹ 5,985	₹ 7,770	₹ 11,190
40	₹ 11,385	₹ 17,145	₹ 25,430
50	₹ 27,635	₹ 41,615	NA

Non-Smoker Life, Female			
Age last birthday / Term (yrs)	10	20	30
30	₹ 3,640	₹ 3,920	₹ 5,055
40	₹ 5,090	₹ 6,955	₹ 10,020
50	₹ 10,735	₹ 15,680	NA

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FREQUENTLY ASKED QUESTIONS

PROCESS RELATED   **PRODUCT RELATED**   **TECHNOLOGY RELATED**

Home   Previous   Next

ANSWERS TO PRODUCT RELATED QUESTIONS   Cont...

Smoker Life, Female			
Age last birthday / Term (yrs)	10	20	30
30	₹ 5,400	₹ 6,275	₹ 8,540
40	₹ 8,395	₹ 12,260	₹ 18,040
50	₹ 19,415	₹ 29,020	NA

The premiums given are exclusive of Service Tax and only for illustration purpose.

14. What is the Grace Period under the product?
A Grace Period of 30 days from the premium due date will be allowed under the product.

15. If premium is not paid on time, how will it affect the policy?
If premiums are not paid within the grace period the policy will lapse. The policy may be reinstated for full benefits within two years from the date of the first unpaid premium. However, the life cover during the lapsed period would not be available.

16. What are the conditions for reviving the policy?
- The policy may be reinstated for full benefits within two years from the date of the first unpaid premium.
- The reinstatement will be considered on receipt of written application along with the proof of continued insurability of Life Assured and on payment of all overdue premiums with interest. The interest will be charged at a rate declared by the company from time to time.
- The reinstatement will be effected on company's discretion and subject to such conditions as the company in its discretion may decide.
- We will inform you whether your revival request has been accepted or rejected.
- Once the two year Revival Period is over the policy will be terminated.

17. Can a loan be taken under this product?
Loan is not available under this product.

18. What are the tax benefits available?
- Tax deduction under Section 80C is available. However in case the premium paid during the financial year, exceeds 10% of the Sum Assured, the benefit will be limited up to 10% of the Sum Assured.
- Tax exemption under Section 10(10D) is available, subject to premium not exceeding 10% of the Sum Assured in any of the years during the term of the policy.
- Tax benefits, are as per the Income Tax laws & are subject to change from time to time. Please consult your tax advisor for details.

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PROCESS RELATED   **PRODUCT RELATED**   **TECHNOLOGY RELATED**

Home   Previous   Next

ANSWERS TO PRODUCT RELATED QUESTIONS   Cont...

19. What is Free Look Cancellation?

The plan offers a 30-day free look period. In the unlikely event that you are not satisfied with the terms and conditions of the policy and wish to cancel the policy, you can do so by returning the policy to SBI Life along with a letter requesting for cancellation within 30 days. Premium paid by you will be refunded after deducting stamp duty, cost of medical expenses, if any incurred. The proportionate risk premium for the period of cover will also be deducted.

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FREQUENTLY ASKED QUESTIONS

PROCESS RELATED   **PRODUCT RELATED**   **TECHNOLOGY RELATED**

Home   Previous   Next

ANSWERS TO TECHNOLOGY RELATED QUESTIONS

1. What hardware / software do I need?

We recommend the following for best user experience:

Hardware Requirement

- PC with Pentium 233Mhz processor or higher
- 64MB Ram or above
- 28.8Kbps or higher Internet connection
- SVGA monitor

Software Requirement

- Windows XP Service Pack 2/Vista (Chinese or English) or above
- Microsoft Internet Explorer 7 or above
- Firefox 2.0 or above

If you are using Windows XP Service Pack 2, you must enable pop-up window from this website.

You can go to the website of Microsoft to download the latest Internet Explorer. We do not recommend the use of beta versions of the browsers.

For technical support, please call our Customer Service Toll free number 1800 22 5354.

2. What are the compatible operating systems?

Windows 2000 or XP

If you use Windows 2000 or XP operating system then,
i. Go to the Control Panel and click Accessibility Options.
ii. Click on the Display option at the top of the dialog box and then deselect the Use High Contrast setting.
iii. Click Apply to apply the settings, once changed click OK.

Windows Vista

If you use Vista operating system then,
i. Go to the Control Panel and click Ease of Access and click Ease of Access Centre.
ii. Click on Set your High contrast and make sure that high contrast is disabled and try to access the website again.

If after trying the above, you are still experiencing problems, please email details of your problem, along with screenshots of either your Internet Explorer Security settings or screenshots of your advance settings to techteam@sbilife.co.in, so that we can assist you better.

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FREQUENTLY ASKED QUESTIONS

PROCESS RELATED   PRODUCT RELATED   TECHNOLOGY RELATED

Home   Previous   Next

ANSWERS TO TECHNOLOGY RELATED QUESTIONS   Cont...

Advert blockers

If you are using an Advert Blocker (Software that prevents adverts appearing on your computer) you may find that the Keypad is not displayed correctly if you are using this type of software and are having issues with the keypad, we suggest you change the settings of the Advert Blocking software to not filter or block SBI Life website.

3. Which browsers are supported?
We support the following browsers:

For Microsoft Windows
- Microsoft Internet Explorer 7.0 and 8.0
- Mozilla Firefox 3.5 (with 128-bit encryption) and above

For Apple Mac OS X
- Safari 3.21 and above

For all users, additionally, your browser must also:
- be upgraded to 128-bit encryption to access this site. You can check your browser version and encryption level by clicking on 'About' under 'Help'.
- have cookies enabled
- have JavaScript enabled
- have SSL enabled

SBI Life's website is designed for display resolutions of 800x600 and above.

For the best viewing experience, the recommended minimum screen resolution is 1024x768.

4. How do I determine the version of my browser?
Click Help at the menu bar and select About Internet Explorer or About Communicator to check the browser's version number.

5. How do I upgrade my browser?
If you have an earlier version of a browser, it is easy to download an updated version:

For Internet Explorer: Click on the free downloads link on the Microsoft site at www.microsoft.com/ie

For Mozilla Firefox: Click on the free downloads link on the Mozilla site at http://www.mozilla.com/firefox/

For Safari on Mac OS X: Click on the free downloads link at the Apple site at www.apple.com/safari/

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FREQUENTLY ASKED QUESTIONS

PROCESS RELATED   **PRODUCT RELATED**   **TECHNOLOGY RELATED**

Home   Previous   Next

ANSWERS TO TECHNOLOGY RELATED QUESTIONS   Cont...

6.   Why should I upgrade from IE6? How can I do it?

IE6 is now over 10 years old, in terms of how fast internet technologies advance that is an eternity.

The latest browsers offer the following which IE6 does not. Improved security features, helping protect you against fraud, hackers and viruses. Support for modern web standards and technologies used to build websites today. A faster browsing experience. Great features like tabbed browsing meaning you can open multiple sites in one window.

It will cost you nothing to upgrade. IE8 (http://windows.microsoft.com/en-GB/internet-explorer/products/ie/home) is now available, of course you could look at the other browsers we support Firefox (link to http://www.mozilla.org/en-US/firefox/new/) or Safari (http://www.apple.com/safari/)

Internet Explorer 7

If you use Internet Explorer 7 go to tools, select Internet options, under browsing history press the settings button, select "Every time I start Internet Explorer" under the check for newer versions of stored pages. Click OK. Delete all browser history by selecting the button marked "Delete..." Restart internet explorer and log in.

Safari

If you use Safari go to the menu bar option - Safari | Empty Cache and then press the 'Empty' button, please do not be on the SBI Life Website when doing this. Close all instances of Safari, open a new window of Safari and try again.

Firefox

If you use Firefox go to options, select the privacy tab, and select "clear now" under private data. Also select "keep until: I close firefox" under the cookies section. Then select the advanced: network tab and select "clear now" under the cache section. Under the content tab, make sure that "java" and "javascript" are enabled.

7.   What can I do if my Internet browser frequently hangs?

You may need to check:
- Whether your PC meets our recommended minimum hardware requirements
- Whether your PC is running many other applications at the same time
- Whether the connection between the PC and the modem and that between the modem and the telephone line are proper

You may need to contact your PC technical support if the above steps do not solve your problem.

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ANSWERS TO TECHNOLOGY RELATED QUESTIONS   Cont...

8. How do I clear my internet cache?

For Internet Explorer 7 and 8: Click on "Tools" on the toolbar at the top of your page and then Select "Internet Options"; then select "Temporary Internet Files". Lastly select "Delete Files" and choose "Delete All Offline Content" from the pop up box.

It is not all visible on my screen.

Blank pages

I am seeing blank pages, or clicking a blue link and nothing happens. If pages are showing up blank, or not displaying information properly, or, you click a link and nothing happens, your browser could be set up to block cookies or pop-up windows, and our website may not display correctly. Please disable all pop-up blockers and change your browser's privacy setting to allow 3rd party cookies; then close your browser, reopen it, and try again.

Additionally, if you click a link on a web page before the page is loaded, the link may not be active. Please let an entire page load before clicking any links.

9. How do I print the web page / document?

On your browser, select 'File' from the menu and then click 'Print'. From the pop-up window that appears select the printer you want and click the 'Print' button. If you download a document in PDF format, click the Print icon from the PDF menu bar.

10. I received a message that states 'We are currently experiencing a technical issue with our systems', what should I do?

This error is related to our internal systems where the service may be temporarily unavailable. During this time, we will be working to restore services as soon as possible. You will not be able to proceed with this application and we recommend that you try again after 30 minutes.

In case you get an error message 'This page cannot be displayed' or 'Server 500' while completing online application, please note that this error is related to our internal systems where the service may be unavailable due to planned system maintenance or technical issues.

If you receive a 'Server 500' error message during this time, you are encouraged to try again after 30 minutes.

We apologise for any inconvenience this may cause.

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FREQUENTLY ASKED QUESTIONS

PROCESS RELATED **PRODUCT RELATED** **TECHNOLOGY RELATED**

Home   Previous   Next

ANSWERS TO TECHNOLOGY RELATED QUESTIONS   Cont...

11. What can I do if the system does not respond immediately after I confirm a transaction or select a service?

If there is a delay in response after you have clicked a hyperlink or an icon, please wait patiently and do not click "Confirm", "Refresh", "Reload" or the same link / icon again.

You can call our Customer Service Toll free on 1800 22 5354 for help on Mon to Fri: 9:30 a.m. - 6:00 p.m., Sat: 9:30 a.m. - 2:00 p.m.

Note: Clicking "Refresh" or "Reload" during a login session will terminate the current session.

12. What is the minimum resolution for scanning documents?

The recommended resolution is 200 dpi X 200 dpi or 300 dpi X 300 dpi (dots per inch), black and white.

13. When should I review a scanned image to make sure it can be read - before or after it is uploaded to the SBI Life Insurance system?

A: Both. You should not upload poor scans (crooked, blurry, cut off, etc.) to the SBI Life Insurance system in the first place. Therefore, you should verify it is a good image before it is uploaded. After it is uploaded, open / view the image in the SBI Life Insurance system to make sure the upload was successful and the image can be read.

14. What precautions should I take when using shared / public PCs?

We strongly recommend that you do not conduct your SBI Life Insurance online transactions on any such PCs. Please clear the browser cache after each session so that your account information is removed from such PCs.

15. What is encryption and how is it used to protect my information?

Encryption is a security process that scrambles information for transmission at one end, and then decodes it for receipt at the other end. Encryption is used to prevent unauthorised parties from reading your information. For SBI Life Insurance Online, all information transmitted between your browser and the SBI Life Insurance systems are scrambled using strong encryption to protect the privacy and confidentiality of your account information.

16. What is the meaning of the padlock displayed at the bottom of browser?

To better protect the security of your data, SBI Life Insurance has deployed a Secure Socket Layer (SSL) 128 bit encryption technology to protect all your data transmitted over the internet. Because your browser supports the security protocols used by our site, a pad lock icon is displayed on the status bar while you are using SBI Life Insurance Online transaction services.

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