

**SBI Life - Group Criti9**  
**UIN: 111N050V01**

**Exclusions under the SBI Life - Group Criti9**

The following are the exclusions for the Critical Illness cover. Additional exclusions are disease-specific and are incorporated into the definition of the disease. The benefits shall not be paid upon claims occurring as a result of any of the following:

1. Diseases in the presence of an HIV infection;
2. Diseases that have previously occurred in the life insured before commencement of the group cover (i.e. the benefits is payable only if the disease is a first incidence, regardless of whether the earlier incidence occurred before the individual was covered or whether the insured was covered by the company or another insurer);
3. Any diseases occurring within 90 days of the start of coverage (i.e. during the waiting period);
4. Any disease causing the death of the insured within 30 days of the incidence of the Critical Illness (i.e. Survival Period);
5. No payment will be made by the company for any claim directly or indirectly caused by, based on, arising out of, or howsoever, to any Critical Illness for which care, treatment, or advice was recommended by or received from a Physician, or which first manifested itself or was contracted before the start of the Policy Period, or for which a claim has or could have been under any earlier policy;
6. Intentional self-inflicted injury, attempted suicide, while sane or insane or due to participation by the insured person in a criminal or unlawful act;
7. Alcohol or solvent abuse or taking of Drugs, narcotics or psychotropic substances unless taken in accordance with the lawful directions and prescriptions of a registered medical practitioner other than the life assured;
8. War, invasion, act of foreign enemy, hostilities (whether war be declared or not) armed or unarmed truce, civil war, mutiny, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, strikes or taking part in any naval, military or air force operation during peace time;
9. Participation by the insured person in any flying activity, except as a bona fide, fare-paying passenger of a recognized airline on regular routes and on a scheduled timetable;
10. Engaging in or taking part in professional sport(s) or any hazardous pursuits, including but not limited to, diving or riding or any kind of race; underwater activities involving the use of breathing apparatus or not; martial arts; hunting; mountaineering; parachuting; bungee-jumping;
11. Nuclear contamination; the radio active, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature;