

Arogya Sanjeevani Policy - Universal Sampo General Insurance Company

Prospectus

Health Insurance is necessary for every individual, keeping in mind the rising medical costs and spurt of lifestyle diseases amongst Indians. A medical emergency can attack anyone, anytime and impact an individual emotionally and financially so it is very important to have a health insurance policy. Arogya Sanjeevani Policy provide coverage from Rs 50,000 up to Rs 10 lakhs for you, your spouse, your child (ren), your parents, and your Parents-in-law and will be a financial cushion in the event of hospitalization.

A. What is covered under the Policy?

- Sum Insured Options from Rs 50,000 up to Rs 10 lakhs in multiples of 50k
- Coverage for Hospitalization
- Coverage for Ayush treatment
- Coverage for Cataract treatment
- Coverage for Modern Treatment
- Pre-Hospitalization - 30 days
- Post-Hospitalization - 60 days
- Coverage for dental treatment due to disease or injury
- Coverage for plastic Surgery due to disease or injury
- Coverage for Ambulance expenses
- Coverage for Day Care Treatment
- Cumulative Bonus

B. Who can take the Policy?

Person between the age of 18 years and 65years

C. What is the minimum and maximum entry age?

- Minimum Entry age: (Proposer/Adults) 18 years; dependent Children's - 91 days
- Maximum Entry age: (Adult) 65 years
- Maximum Entry age: for dependent children is 25 years

D. Who can be covered?

- Self, Spouse, Dependent Children, Mother, Father, Mother-in-law, and father-in-law.

E. What are the Pre-policy medical examination criteria?

Pre-policy Medical Examination criteria for new Proposals, Portability proposals and in case sum insured enhancement at the time of renewal of the policy.

Age of the Person to be insured	Medical Examination
Up to 55 years	No Medical Tests would be required (Subject to no adverse health conditions)
56 years & above	Medical Tests required as listed below: Full Medical Report, CBC, Urine routine, ECG, Total Cholesterol, HbA1c, SGOT, SGPT, Sr Creatinine

F. Benefits

F.1 Hospitalization- Expenses incurred on hospitalization for minimum period of 24 hours including pre-hospitalization expenses for a period of 30 days and post hospitalization expenses for a period of 60 days.

- Room Rent, Boarding, Nursing Expenses as provided by the Hospital / Nursing Home up to 2% of the sum insured subject to maximum of Rs.5000/-, per day.
- Intensive Care Unit (ICU) / Intensive Cardiac Care Unit (ICCU) expenses up to 5% of sum insured subject to maximum of Rs.10,000/- per day.
- Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialist Fees whether paid directly to the treating doctor / surgeon or to the hospital
- Anesthesia, blood, oxygen, operation theatre charges, surgical appliances, medicines and drugs, costs towards diagnostics, diagnostic imaging modalities and such similar other expenses.

F.1.2 Other expenses

Expenses incurred on treatment of cataract subject to the sub limits

- Dental treatment, necessitated due to disease or injury
- Plastic surgery necessitated due to disease or injury
- All the day care treatments
- Expenses incurred on road Ambulance subject to a maximum of Rs.2000/- per hospitalization.

Note:

1. Expenses of Hospitalization for a minimum period of 24 consecutive hours only shall be admissible. However, the time limit shall not apply in respect of Day Care Treatment
2. In case of admission to a room/ICU/CCU at rates exceeding the aforesaid limits, the reimbursement/payment of all other expenses incurred at the Hospital, with the exception of cost of medicines, shall be effected in the same proportion as the admissible rate per day bears to the actual rate per day of Room Rent/ICU/CCU charges.

F.2. AYUSH Treatment

The Company shall indemnify medical expenses incurred for inpatient care treatment under Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy systems of medicines during each Policy Year up to the limit of sum insured as specified in the policy schedule in any AYUSH Hospital.

F.3. Cataract Treatment

The Company shall indemnify medical expenses incurred for treatment of Cataract, subject to a limit of 25% of Sum Insured or Rs.40,000/-, whichever is lower, per eye in one policy year.

F.4. Pre Hospitalization

The company shall indemnify pre-hospitalization medical expenses incurred, related to an admissible hospitalization requiring inpatient care, for a fixed period of 30 days prior to the date of admissible hospitalization covered under the policy.

F.5. Post Hospitalization

The company shall indemnify post-hospitalization medical expenses incurred, related to an admissible hospitalization requiring inpatient care, for a fixed period of 60 days from the date of discharge from the hospital, following an admissible hospitalization covered under the policy.

F.6. Modern Treatment

The following procedures will be covered (wherever medically indicated) either as in patient or as part of day care treatment in a hospital up to 50% of Sum Insured, specified in the policy schedule, during the policy period:

- 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. Bronchical Thermoplasty
- J. Vaporisation of the prostate (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 haematological conditions to be covered.

F.7. The expenses that are not covered in this policy are placed under List-I of Annexure-A. The list of expenses that are to be subsumed into room charges, or procedure charges or costs of treatment are placed under List-II, List-III and List-IV of Annexure-A respectively.

F.8. Cumulative Bonus (CB)

The Insured will have an option to opt from:

- a. Enhancement in Sum Insured: Cumulative Bonus will be increased by 5% in respect of each claim free policy year (where no claims are reported), provided the policy is renewed with the company without a break subject to maximum of 50% of the sum insured under the current policy year. If a claim is made in any particular year, the cumulative bonus accrued shall be reduced at the same rate at which it has accrued. However, sum insured will be maintained and will not be reduced in the policy year.

Or

- b. Discount in Premium:
No Claim Discount will be offered to an Insured Person at the renewal, in the event of no claim made in the policy year. This discount will be offered as per the defined grid mentioned below for every renewal where there is no claim, this will be available for maximum up to 10 years.
If a claim is made in any particular year, the discount accrued shall be reduced at the same rate at which it has accrued.

	Sum Insured			
Age Bands	0.5 L – 2.5 L	3 L – 5 L	5.5 L – 7.5 L	8 L – 10 L

91 days - 45 Years	30	50	60	70
46 Years - 60 Years	70	125	165	200
61 Years - 70 Years	200	300	400	500
>= 71 Years	380	680	800	900

The above discount will accumulate up to a maximum of 10 years.

Notes:

- i. In case where the policy is on individual basis, the CB shall be added and available individually to the insured person if no claim has been reported. CB shall reduce only in case of claim from the same insured Person.
- ii. In case where the policy is on floater basis, the CB shall be added and available to the family on floater basis, provided no claim has been reported from any member of the family. CB shall reduce in case of claim from any of the Insured Persons.
- iii. CB shall be available only if the Policy is renewed/ premium paid within the Grace Period.
- iv. If the Insured Persons in the expiring policy are covered on an individual basis as specified in the Policy Schedule and there is an accumulated CB for such Insured Person under the expiring policy, and such expiring policy has been Renewed on a floater policy basis as specified in the Policy Schedule then the CB to be carried forward for credit in such Renewed Policy shall be the one that is applicable to the lowest among all the Insured Persons
- v. In case of floater policies where Insured Persons Renew their expiring policy by splitting the Sum Insured in to two or more floater policies/individual policies or in cases where the policy is split due to the child attaining the age of 25 years, the CB of the expiring policy shall be apportioned to such Renewed Policies in the proportion of the Sum Insured of each Renewed Policy
- vi. If the Sum Insured has been reduced at the time of Renewal, the applicable CB shall be reduced in the same proportion to the Sum Insured in current Policy,
- vii. If the Sum Insured under the Policy has been increased at the time of Renewal the CB shall be calculated on the Sum Insured of the last completed Policy Year.
- viii. If a claim is made in the expiring Policy Year and is notified to Us after the acceptance of Renewal premium any awarded CB shall be withdrawn.

G. Exclusions

Following is a partial list of the policy exclusions. Please refer to the policy wordings for the complete list of exclusions:

G.1 Pre-Existing Diseases (Code- Excl 01)

- i. Expenses related to the treatment of a pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of 36 months of continuous coverage after the date of inception of the first policy with us.
- ii. In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
- iii. If the Insured Person is continuously covered without any break as defined under the portability norms of the extant IRDAI (Health Insurance) Regulations then waiting period for the same would be reduced to the extent of prior coverage.
- iv. Coverage under the policy after the expiry of 36 months for any pre-existing disease is subject to the same being declared at the time of application and accepted by us.

G.2. Specific Waiting Period: (Code- Excl 02)

- i. Expenses related to the treatment of the following listed conditions, surgeries/treatments shall be excluded until the expiry of 24/36 months of continuous coverage, as may be the case after the date of inception of the first policy with the insurer. This exclusion shall not be applicable for claims arising due to an accident.
- ii. In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
- iii. If any of the specified disease/procedure falls under the waiting period specified for pre-existing diseases, then the longer of the two waiting periods shall apply.
- iv. The waiting period for listed conditions shall apply even if contracted after the policy or declared and accepted without a specific exclusion.
- v. If the Insured Person is continuously covered without any break as defined under the applicable norms on portability stipulated by IRDAI, then waiting period for the same would be reduced to the extent of prior coverage.

A) 24 Months waiting period

- 1. Benign ENT disorders
- 2. Tonsillectomy
- 3. Adenoidectomy
- 4. Mastoidectomy

5. Tympanoplasty
6. Hysterectomy
7. All internal and external benign tumours, cysts, polyps of any kind, including benign breast lumps
8. Benign prostate hypertrophy
9. Cataract and age related eye ailments
10. Gastric/ Duodenal Ulcer
11. Gout and Rheumatism
12. Hernia of all types
13. Hydrocele
14. Non Infective Arthritis
15. Piles, Fissures and Fistula in anus
16. Pilonidal sinus, Sinusitis and related disorders
17. Prolapse inter Vertebral Disc and Spinal Diseases unless arising from accident
18. Calculi in urinary system, Gall Bladder and Bile duct, excluding malignancy.
19. Varicose Veins and Varicose Ulcers

B) 36 Months waiting period

1. Treatment for joint replacement unless arising from accident
2. Age-related Osteoarthritis & Osteoporosis

G.3. First Thirty Days Waiting Period (Code- Excl 03)

- i. Expenses related to the treatment of any illness within 30 days from the first policy commencement date shall be excluded except claims arising due to an accident, provided the same are covered.
- ii. This exclusion shall not, however, apply if the Insured Person has Continuous Coverage for more than twelve months.
- iii. The within referred waiting period is made applicable to the enhanced sum insured in the event of granting higher sum insured subsequently.

G.4 Admission primarily for investigation & evaluation (Code- Excl 04)

G.5 Admission primarily for rest Cure, rehabilitation and respite care (Code- Excl 05)

G.6 Expenses related to the surgical treatment of obesity that do not fulfill certain conditions (Code- Excl 06)

G.7 Change-of-Gender treatments (Code- Excl 07)

G.8 Expenses for cosmetic or plastic surgery (Code- Excl 08)

G.9 Expenses related to any treatment necessitated due to participation in hazardous or adventure sports (Code- Excl 09)

H. Loss Sharing

In case of a claim, this policy requires you to share the following costs:

H.1 Expenses exceeding the following Sub-limits:

H.2 Room Charges (Hospitalization):

H.2.1 Room Rent – Up to 2% of SI, subject to max of INR 5,000 per day

H.2.2 ICU charges – Up to 5% of SI subject to max of INR 10,000 per day.

H.2.3 In case Room/ICU/ICCU rent exceeds the limits specified the claim shall be subject to the proportionate deduction.

H.3 Cataract — Up to 25% of Sum Insured or Rs.40,000/- whichever is lower

H.4 Modern treatment methods and Advancements in technology: Up to 50% of the Sum insured.

H.5 Each and every claim under the Policy shall be subject to a Co-payment of 5% applicable to claim amount admissible and payable as per the terms and conditions of the Policy.

I. Discount

- a. **Loyalty Discount:** 5% discount on the applicable premium for existing policyholders holding any retail policy of the Company. The existing policy should not have expired at the time of inception of this proposed policy.

J. GENERAL TERMS & CLAUSES

J.1. Disclosure of Information

The Policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, mis-description or non-disclosure of any material fact by the policyholder.

J.2. Condition Precedent to Admission of Liability

The terms and conditions of the policy must be fulfilled by the insured person for the Company to make any payment for claim(s) arising under the policy.

J.3. Complete Discharge

Any payment to the Insured Person or his/ her nominees or his/ her legal representative or to the Hospital/Nursing Home or Assignee, as the case may be, for any benefit under the Policy shall in all cases be a full, valid and an effectual discharge towards payment of claim by the Company to the extent of that amount for the particular claim

J.4. Multiple Policies

1. In case of multiple policies taken by an insured during a period from the same or one or more insurers to indemnify treatment costs, the policyholder shall have the right to require a settlement of his/her claim in terms of any of his/her policies. In all such cases the insurer if chosen by the policy holder shall be obliged to settle the claim as long as the claim is within the limits of and according to the terms of the chosen policy.
2. Policyholder having multiple policies shall also have the right to prefer claims under this policy for the amounts disallowed under any other policy / policies, even if the sum insured is not exhausted. Then the Insurer(s) shall independently settle the claim subject to the terms and conditions of this policy.
3. If the amount to be claimed exceeds the sum insured under a single policy after, the policyholder shall have the right to choose insurers from whom he/she wants to claim the balance amount.
4. Where an insured has policies from more than one insurer to cover the same risk on indemnity basis, the insured shall only be indemnified the hospitalization costs in accordance with the terms and conditions of the chosen policy.

J.5. Fraud

If any claim made by the insured person, is in any respect fraudulent, or if any false statement, or declaration is made or used in support thereof, or if any fraudulent means or devices are used by the insured person or anyone acting on his/her behalf to obtain any benefit under this policy, all benefits under this policy and the premium paid shall be forfeited.

Any amount already paid against claims made under this policy, but which are found fraudulent later shall be repaid by all recipient(s)/policyholder(s), who has made that particular claim, who shall be jointly and severally liable for such repayment to the insurer.

For the purpose of this clause, the expression “fraud” means any of the following acts committed by the Insured Person or by his agent, or the hospital/doctor/any other party acting on behalf of insured person, with intent to deceive the insurer or to induce the insurer to issue a insurance Policy:—

- (a) the suggestion, as a fact of that which is not true and which the Insured Person does not believe to be true.
- (b) the active concealment of a fact by the Insured Person having knowledge or belief of the fact.
- (c) any other act fitted to deceive; and
- (d) any such act or omission as the law specially declares to be fraudulent

The company shall not repudiate the claim and / or forfeit the policy benefits on the ground of fraud, if the insured person / beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such misstatement of or suppression of material fact are within the knowledge of the insurer.

J.6. Cancellation

The Insured may cancel this Policy by giving 7 days’ written notice, and in such an event, the Company shall refund premium for the unexpired Policy Period as per the rates detailed below.

- a) If no claim has been made during the policy period, a proportionate refund of the premium will be issued based on the number of unexpired days. The date of cancellation request will be considered as expiry date of coverage
- b) If the claim has been made in the current policy year, the premium for the remaining policy year(s) will be refunded on cancellation

J.7. Migration:

The Insured Person will have the option to migrate the Policy to other health insurance products/plans offered by the company as per the IRDAI guidelines on Migration at least 30 days before the policy renewal date as per IRDAI guidelines on Migration. If such person is presently covered and has been continuously covered without any lapses under any health insurance product/plan offered by the company, the insured person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on migration. The insurer may underwrite the proposal in case of migration, if the insured is not continuously covered for 36 months.

J.8. Portability:

The insured person will have the option to port the policy to other insurers as per IRDAI guidelines related to portability at least 30 days before, but not earlier than 60 days from the policy renewal date as per IRDAI guidelines related to portability. If such person is presently covered and has been continuously covered without any lapses under any health insurance policy with an Indian General/Health insurer, the proposed insured person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on portability.

J.9. Renewal of Policy

The policy shall ordinarily be renewable except on grounds of established fraud or non-disclosure or misrepresentation by the insured person.

i. The Company will endeavour to give notice for renewal. However, the Company is not under obligation to give any notice for renewal.

ii. Renewal shall not be denied on the ground that the insured had made a claim or claims in the preceding policy years

iii. At the end of the Policy Period, the policy shall terminate and can be renewed within the Grace Period to maintain continuity of benefits without Break in Policy. Coverage is not available during the grace period.

IV. No loading shall apply on renewals based on individual claims experience.

J.10. Premium Payment in Installments

If the insured person has opted for Payment of Premium on an installment basis i.e. Half Yearly, Quarterly or Monthly, as mentioned in Your Policy Schedule/Certificate of Insurance, the following Conditions shall apply (notwithstanding any terms contrary elsewhere in the Policy)

- i. The grace period of fifteen days (where premium is paid on a monthly instalments) and thirty days (where premium is paid in quarterly/half-yearly/annual instalments) is available on the premium due date, to pay the premium
- ii. If the premium is paid in installments during the policy period, coverage will be available during such Grace period.
- iii. The Benefits provided under — “Waiting Periods”, “Specific Waiting Periods” Sections shall continue in the event of payment of premium within the stipulated grace Period.
- iv. No interest will be charged If the installment premium is not paid on due date.
- v. In case of installment premium due not received within the grace Period, the Policy will get cancelled.
- vi. The Company shall endeavour to give notice for renewal. However, the Company is not under obligation to give any notice for renewal.
- vii. The company has the right to recover and deduct all the pending installments from the claim amount due under the policy.

J.11. Possibility of Revision of Terms of the Policy Including the Premium Rates

The Company, with prior approval of IRDAI, may revise or modify the terms of the policy including the premium rates. The insured person shall be notified three months before the changes are affected.

J.12. Free look period

The Free Look Period shall be applicable at the inception of the Policy and not on renewals or at the time of porting/migrating the policy.

The insured shall be allowed a period of thirty days from date of receipt of the Policy to review the terms and conditions of the Policy, and to return the same if not acceptable.

If the insured has not made any claim during the Free Look Period, the insured shall be entitled to

- i. A refund of the premium paid less any expenses incurred by the Company on medical examination of the insured person and the stamp duty charges; or
- ii. Where the risk has already commenced and the option of return of the Policy is exercised by the insured, a deduction towards the proportionate risk premium for period of cover or

iii. Where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period.

J.13. Moratorium Period

After completion of Sixty continuous months under this policy no look back would be applied. This period of Sixty months is called as moratorium period. The moratorium would be applicable for the sums insured of the first policy and subsequently completion of Sixty continuous months would be applicable from date of enhancement of sums insured only on the enhanced limits. After the expiry of Moratorium Period no claim under this policy shall be contestable except for proven fraud and permanent exclusions specified in the policy contract. The policies would however be subject to all limits, sub limits, co-payments as per the policy contract.

J.14. Nomination:

The policyholder is required at the inception of the policy to make a nomination for the purpose of payment of claims under the policy in the event of death of the policyholder. Any change of nomination shall be communicated to the company in writing and such change shall be effective only when an endorsement on the policy is made. For Claim settlement under reimbursement, the Company will pay the policyholder. In the event of death of the policyholder, the Company will pay the nominee {as named in the Policy Schedule/Policy Certificate/Endorsement (if any)} and in case there is no subsisting nominee, to the legal heirs or legal representatives of the Policyholder whose discharge shall be treated as full and final discharge of its liability under the Policy.

J.15. Redressal Of Grievance

If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, you can address Your grievance as follows:

Step 1: Contact us

Write us at:

**Customer Service Universal Sampo
General Insurance Co. Ltd.**

**Unit No. 601 & 602, 6th Floor, Reliable
Tech Park, Thane- Belapur Road, Airoli,
Navi Mumbai, Maharashtra – 400708**

E- mail Address

contactus@universalsompo.com

For more details:

www.universalsompo.com

**Toll Free Numbers: 1800-22-4030 or
1800-200-4030**

**Senior Citizen toll free number: 1800-267-
4030**

Step 2: Grievance Cell

If the resolution you received, does not meet your expectations, you can directly write to our Grievance Id. After examining the matter, the final response would be conveyed within two weeks from the date of receipt of your complaint on this email id.

Customer Service Universal Sampo General Insurance Co. Ltd.

Unit No. 601 & 602, 6th Floor, Reliable
Tech Park, Thane- Belapur Road, Airoli,
Navi Mumbai, Maharashtra – 400708

E- mail Address:

grievance@universalsampo.com

For more details:

www.universalsampo.com

Visit Branch Grievance Redressal Officer (GRO) - Walk into any of our nearest branches and request to meet the GRO.

- We will acknowledge receipt of your concern Immediately
- Seek and obtain further details, if any, from the complainant (permitted only once) Within one week
- Within 2 weeks of receiving your grievance, we will respond to you with the best solution.
- We shall regard the complaint as closed in case on non-receipt of reply from the complainant Within 8 weeks from the date of registration of the grievance

Step 3: Chief Grievance Redressal Officer

In case, you are not satisfied with the decision/resolution of the above office or have not received any response within 15 working days, you may write or email to:

Customer Service Universal Sampo General Insurance Co. Ltd.

Unit No. 601 & 602, 6th Floor, Reliable
Tech Park, Thane- Belapur Road, Airoli,
Navi Mumbai, Maharashtra – 400708

E- mail Address:

gro@universalsampo.com

For more details:

www.universalsampo.com

For updated details of grievance officer, kindly refer the link
<https://www.universalsampo.com/resource-grievance-redressal>

Step 4: Insurance Ombudsman

Bima Bharosa Portal link: <https://bimabharosa.irdai.gov.in/>

You can approach the Insurance Ombudsman depending on the nature of grievance and financial implication, if any.

Information about Insurance Ombudsmen, their jurisdiction and powers is available on the website of the Insurance Regulatory and Development Authority of India (IRDAI) at www.irdai.gov.in, or of the General Insurance Council at <https://www.gicouncil.in/>, the Consumer Education Website of the IRDAI at <http://www.policyholder.gov.in>, or from any of Our Offices.

The updated contact details of the Insurance Ombudsman offices can be referred by clicking on the Insurance ombudsman official site: <https://www.cioins.co.in/Ombudsman>.

Note: Grievance may also be lodged at IRDAI- <https://bimabharosa.irdai.gov.in/>.

Note: Please refer the Contact details of the Insurance Ombudsman mentioned in Annexure B.

J.16. Material Change

The Insured shall notify the Company in writing of any material change in the risk in relation to the declaration made in the proposal form or medical examination report at each Renewal and the Company may, adjust the scope of cover and / or premium, if necessary, accordingly.

J.17. Records to be Maintained

The Insured Person shall keep an accurate record containing all relevant medical records and shall allow the Company or its representatives to inspect such records. The Policyholder or Insured Person shall furnish such information as the Company may require for settlement of any claim under the Policy, within reasonable time limit and within the time limit specified in the Policy

J.18. Notice & Communication

i Any notice, direction, instruction or any other communication related to the Policy should be made in writing. ii Such communication shall be sent to the address of the Company or through any other electronic modes specified in the Policy Schedule. iii The Company shall communicate to the Insured at the address or through any other electronic mode mentioned in the schedule.

J.19. Territorial Limit

All medical treatment for the purpose of this insurance will have to be taken in India only.

J.20. Automatic change in Coverage under the policy

The coverage for the Insured Person(s) shall automatically terminate:

- i. In the case of his/ her (Insured Person) demise.

However the cover shall continue for the remaining Insured Persons till the end of Policy Period. The other insured persons may also apply to renew the policy. In case, the other insured person is minor, the policy shall be renewed only through any one of his/her natural guardian or guardian appointed by court. All relevant particulars in respect of such person (including his/her relationship with the insured person) must be submitted to the company along with the application. Provided no claim has been made, and termination takes place on account of death of the insured person, pro-rata refund of premium of the deceased insured person for the balance period of the policy will be effective.

ii. Upon exhaustion of sum insured and cumulative bonus, for the policy year. However, the policy is subject to renewal on the due date as per the applicable terms and conditions.

J.21. Territorial Jurisdiction

All disputes or differences under or in relation to the interpretation of the terms, conditions, validity, construct, limitations and/or exclusions contained in the Policy shall be determined by the Indian court and according to Indian law.

J.22. Endorsements (Changes in Policy)

i. This policy constitutes the complete contract of insurance. This Policy cannot be modified by anyone (including an insurance agent or broker) except the company. Any change made by the company shall be evidenced by a written endorsement signed and stamped.

ii. The policyholder may be changed only at the time of renewal. The new policyholder must be the legal heir/immediate family member. Such change would be subject to acceptance by the company and payment of premium (if any). The renewed Policy shall be treated as having been renewed without break.

The policyholder may be changed during the Policy Period only in case of his/her demise or him/her moving out of India.

J.23. Change of Sum Insured

Sum insured can be changed (increased/ decreased) only at the time of renewal or at any time, subject to underwriting by the Company. For any increase in SI, the waiting period shall start afresh only for the enhanced portion of the sum insured.

J.24. Terms and conditions of the Policy

The terms and conditions contained herein and in the Policy Schedule shall be deemed to form part of the Policy and shall be read together as one document.

K. CLAIM PROCEDURE

K.1. Procedure for Cashless claims:

Follow below steps to avail Cashless facility through our In house Health Claims Management:

Step I: Locate nearest Hospital by visiting our website or web portal or call our Health Helpline 1800 200 4030.

Step II: Visit Network hospital and show your Health Serve Card issued by the company along with Valid Photo ID proof and get 'Cashless Request Form' from Insurance helpdesk of the hospital.

Step III: Fill your details in the 'Cashless Request Form' & submit it to the Hospital Insurance helpdesk.

Step IV: Hospital verifies the patient details and sends duly filled Cashless Request Form to Universal Sampo

Step V: Universal Sampo Health team will review and judge the admissibility of the Cashless Request as per Policy Terms & Conditions and the same will be communicated to Insured and Hospital with in 60 mins for Initial Cashless request & 3 hrs for discharge request on their registered mobile number & Email ID respectively.

You can now avail cashless facility from non-network hospitals.

To avail the treatment under cashless from non-network hospitals, please find the below steps.

Prior Intimation is required for processing cashless from non-network hospitals:

➤ Inform us (Toll Free Helpline – 1800 200 4030) minimum 48 hours before admission for planned hospitalization and with 24 hours of admission for emergency hospitalization across India.

➤ Mail us at healthserve@universalsompo.com

K.2. Procedure for reimbursement of claims:

Follow below steps to avail reimbursement facility through our In house Health Claims Management:

Step I: Visit our Web Portal to register claim or Call our Health Helpline 1800 200 4030 or email us at healthserve@universalsompo.com and inform about your claim.

Step II: Visit hospital and undergo your treatment. Settle your hospitalization bill and collect all the documents after discharge from the hospital.

Step III: Fill in Reimbursement Claim Form and submit all original documents to our below mention office for reimbursement.

Universal Sampo General Insurance Company Limited,
Health Claims Management Office,
1st Floor C-56- A/13,
Block- C Sector- 62,
Noida,
Uttar Pradesh, Pincode: 201309

Step IV: On receipt of document your claim will processed as per Terms & Conditions of policy and the same will be communicated over SMS & Email.

Step V: Outcome of the claim will be communicated within 15 days from date of Submission of claim.

K.3. Documents to be submitted:

The reimbursement claim is to be supported with the following documents and submitted within the prescribed time limit.

- i. Claim form duly filled and signed by the Insured
- ii. Certificate from attending medical practitioner mentioning the first symptoms and date of occurrence of ailment.
- iii. All treatment papers of current ailment including previous treatment papers if any.
- iv. Original Discharge Card from the hospital, Indoor Case Papers.
- v. All original medical Investigation reports (viz. X-ray, ECG, Blood test etc).
- vi. Original hospital bill and receipts.
- vii. Original bills of chemist, medical practitioner, medical investigation, etc. supported by the doctor's prescription.
- viii. NEFT details and Personalized cancelled cheque/ Passbook copy in the name of proposer for electronic fund transfer.
- ix. Valid Photo ID Proof of the patient.
- x. For accident Cases: MLC (Medico Legal Certificate) / FIR (First Information report).

- xi. Copy of latest valid address proof of proposer like electricity bill, water bill or telephone bill or updated bank statement along with copy of PAN card & Aadhaar Card as per AML/KYC Norms.

The above list of documents is indicative. In case of any further document requirement, our team shall contact you on receipt of your claim documents by us.

Note:

1. The company shall only accept bills/invoices/medical treatment related documents only in the Insured Person's name for whom the claim is submitted
2. In the event of a claim lodged under the Policy and the original documents having been submitted to any other insurer, the Company shall accept the copy of the documents and claim settlement advice, duly certified by the other insurer subject to satisfaction of the Company
3. Any delay in notification or submission may be condoned on merit where delay is proved to be for reasons beyond the control of the Insured Person

K.4. Co-payment

Each and every claim under the Policy shall be subject to a Co-payment of 5% applicable to claim amount admissible and payable as per the terms and conditions of the Policy. The amount payable shall be after deduction of the co-payment.

K.5. Claim Settlement (provision for Penal Interest)

- i The Company shall settle or reject a claim, as the case may be, within 15 days from the date of submission of the claim.
- ii In the case of delay in the payment of a claim, the Company shall be liable to pay interest from the date of receipt of intimation to till the date of payment.
- iii However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest in any case not later than 15 days from the date of submission of claim.
- iv In case of delay beyond stipulated 15 days the company shall be liable to pay interest at a rate 2% above the bank rate from the date of receipt of intimation to till the date of payment.

K.6. Services Offered by TPA (To be stated where TPA is involved)

Servicing of claims, i.e., claim admissions and assessments, under this Policy by way of preauthorization of cashless treatment or processing of claims other than cashless claims or both, as per the underlying terms and conditions of the policy.

The services offered by a TPA shall not include

- i. Claim settlement and claim rejection.
- ii. Any services directly to any insured person or to any other person unless such service is in accordance with the terms and conditions of the Agreement entered with the Company.

All claims under the policy shall be payable in Indian currency only,

L. PREMIUM CHART

Arogya Sanjeevani Policy, Universal Sampo General Insurance Company
UIN- UNIHLIP20171V011920

	Self																			
Age Bands	0.5	1	1.5	2	2.5	3	3.5	4	4.5	5	5.5	6	6.5	7	7.5	8	8.5	9	9.5	10
91days - 17 Years	1,222	1,528	1,858	2,191	2,694	3,193	3,418	3,662	3,908	4,149	4,262	4,375	4,488	4,602	4,787	4,972	5,125	5,279	5,443	5,606
18 Years - 35 Years	1,518	1,916	2,314	2,714	3,236	3,753	4,037	4,339	4,581	4,821	4,945	5,069	5,194	5,318	5,525	5,732	5,911	6,090	6,281	6,472
36 Years - 45 Years	2,187	2,761	3,242	3,726	4,432	5,133	5,460	5,813	6,358	6,899	7,166	7,432	7,699	7,966	8,347	8,728	8,978	9,228	9,494	9,760
46 Years - 50 Years	3,216	4,078	4,737	5,399	6,390	7,378	7,928	8,514	9,309	10,100	10,534	10,967	11,398	11,829	12,424	13,020	13,380	13,739	14,126	14,512
51 Years - 55 Years	4,114	5,226	6,079	6,935	7,980	9,025	9,936	10,893	11,838	12,777	13,309	13,840	14,366	14,891	15,623	16,355	16,810	17,266	17,757	18,249
56 Years - 60 Years	5,785	7,204	8,611	10,017	11,795	13,585	14,429	15,321	16,460	17,597	18,244	18,891	19,525	20,160	21,067	21,974	22,578	23,183	23,840	24,496
61 Years - 65 Years	8,750	11,069	13,152	15,235	17,651	20,084	21,339	22,666	24,319	25,968	26,888	27,808	28,709	29,610	30,917	32,224	33,123	34,022	34,999	35,976
66 Years - 70 Years	13,307	16,923	20,172	23,421	27,217	31,032	32,999	35,083	37,432	39,776	41,124	42,471	43,792	45,113	47,067	49,020	50,421	51,822	53,342	54,861
71 Years - 75 Years	19,481	24,703	29,607	34,511	40,259	46,037	49,027	52,231	54,991	57,742	59,580	61,417	63,205	64,992	67,707	70,423	72,500	74,577	76,840	79,103
> 75 Years	22,940	29,095	34,903	40,714	47,521	54,366	57,906	61,684	65,904	70,114	72,287	74,460	76,577	78,693	81,946	85,198	87,732	90,266	93,023	95,779
	Self + 1 Child																			
Age Bands	0.5	1	1.5	2	2.5	3	3.5	4	4.5	5	5.5	6	6.5	7	7.5	8	8.5	9	9.5	10
91days - 17 Years	1,588	1,986	2,416	2,849	3,502	4,215	4,512	4,834	5,158	5,559	5,711	5,863	6,014	6,166	6,510	6,762	6,971	7,285	7,511	7,737
18 Years - 35 Years	1,808	2,273	2,754	3,287	3,973	4,654	4,995	5,441	5,772	6,099	6,261	6,422	6,584	6,745	7,115	7,386	7,615	7,958	8,207	8,455
36 Years - 45 Years	2,284	2,873	3,417	4,024	4,846	5,662	6,037	6,538	7,083	7,623	7,885	8,147	8,409	8,672	9,194	9,590	9,873	10,300	10,605	10,910
46 Years - 50 Years	3,284	4,148	4,881	5,617	6,722	7,928	8,510	9,132	9,913	10,829	11,245	11,660	12,074	12,487	13,253	13,854	14,249	14,834	15,263	15,692
51 Years - 55 Years	4,224	5,356	6,295	7,237	8,411	9,712	10,620	11,577	12,478	13,550	14,055	14,561	15,061	15,561	16,495	17,228	17,723	18,451	18,990	19,530
56 Years - 60 Years	5,914	7,349	8,775	10,323	12,163	14,009	14,911	16,056	17,175	18,290	18,914	19,539	20,154	20,768	21,929	22,843	23,485	24,414	25,118	25,821
61 Years - 65 Years	8,831	11,140	13,250	15,360	17,857	20,597	21,920	23,321	24,950	26,575	27,473	28,371	29,253	30,135	31,794	33,111	34,049	35,382	36,410	37,437
66 Years - 70 Years	13,411	17,024	20,307	23,591	27,476	31,717	33,766	35,937	38,294	40,645	41,985	43,324	44,639	45,955	48,440	50,427	51,881	53,907	55,498	57,088
71 Years - 75 Years	19,578	24,804	29,734	35,033	40,926	46,844	49,922	53,776	56,628	59,469	61,333	63,197	65,013	66,829	70,330	73,136	75,302	78,268	80,649	83,029
> 75 Years	23,270	29,495	35,391	41,719	48,754	55,823	59,493	64,064	68,392	72,707	74,936	77,164	79,338	81,511	85,735	89,125	91,784	95,400	98,318	101,236
	Self + 2 Children																			

Age Bands	0.5	1	1.5	2	2.5	3	3.5	4	4.5	5	5.5	6	6.5	7	7.5	8	8.5	9	9.5	10
91days - 17 Years	2,273	2,842	3,456	4,142	5,091	6,035	6,460	7,031	7,503	8,090	8,311	8,532	8,752	8,973	9,478	9,845	10,148	10,611	10,940	11,269
18 Years - 35 Years	2,535	3,181	3,859	4,542	5,519	6,591	7,068	7,581	8,058	8,658	8,889	9,121	9,353	9,584	10,116	10,503	10,829	11,321	11,673	12,026
36 Years - 45 Years	3,010	3,780	4,523	5,352	6,481	7,603	8,115	8,802	9,496	10,181	10,512	10,842	11,173	11,503	12,186	12,697	13,076	13,652	14,062	14,471
46 Years - 50 Years	3,792	4,780	5,664	6,554	7,891	9,360	10,040	10,770	11,645	12,694	13,150	13,605	14,059	14,512	15,399	16,075	16,541	17,251	17,758	18,264
51 Years - 55 Years	4,862	6,159	7,281	8,407	9,827	11,407	12,427	13,504	14,490	15,693	16,239	16,785	17,327	17,869	18,938	19,751	20,329	21,201	21,830	22,459
56 Years - 60 Years	6,300	7,828	9,349	11,019	12,993	14,971	15,959	17,240	18,392	19,540	20,175	20,811	21,438	22,065	23,317	24,268	24,961	26,002	26,760	27,518
61 Years - 65 Years	9,234	11,632	13,849	16,069	18,733	21,673	23,095	24,601	26,267	28,276	29,200	30,123	31,031	31,939	33,711	35,088	36,094	37,555	38,656	39,757
66 Years - 70 Years	13,995	17,745	21,184	24,626	28,738	33,240	35,420	37,732	40,168	43,083	44,472	45,861	47,226	48,592	51,225	53,308	54,857	57,038	58,731	60,423
71 Years - 75 Years	20,335	25,750	30,880	36,014	42,126	48,787	52,025	55,490	58,442	61,381	63,280	65,178	67,031	68,884	72,512	75,390	77,631	80,733	83,193	85,653
> 75 Years	23,701	30,025	36,036	42,052	49,195	56,978	60,757	64,789	69,116	73,430	75,658	77,886	80,062	82,238	86,534	89,944	92,634	96,341	99,292	102,242
	Self + 3 Children																			
Age Bands	0.5	1	1.5	2	2.5	3	3.5	4	4.5	5	5.5	6	6.5	7	7.5	8	8.5	9	9.5	10
91days - 17 Years	2,932	3,667	4,459	5,259	6,465	7,792	8,340	9,081	9,691	10,289	10,570	10,850	11,131	11,412	12,063	12,530	12,916	13,514	13,933	14,352
18 Years - 35 Years	3,162	3,964	4,812	5,759	7,017	8,267	8,861	9,655	10,272	11,051	11,348	11,645	11,942	12,239	12,926	13,421	13,837	14,472	14,922	15,372
36 Years - 45 Years	3,687	4,626	5,554	6,489	7,883	9,416	10,057	10,919	11,753	12,574	12,968	13,363	13,757	14,151	14,987	15,605	16,074	16,793	17,301	17,808
46 Years - 50 Years	4,404	5,543	6,599	7,783	9,407	11,023	11,818	12,870	13,881	15,106	15,624	16,142	16,659	17,175	18,214	18,996	19,554	20,408	21,013	21,618
51 Years - 55 Years	5,721	7,242	8,594	9,951	11,673	13,591	14,772	16,020	17,140	18,523	19,138	19,753	20,364	20,975	22,216	23,149	23,835	24,876	25,621	26,366
56 Years - 60 Years	7,251	9,027	10,797	12,569	14,842	17,115	18,268	19,768	21,055	22,335	23,039	23,742	24,437	25,132	26,556	27,625	28,425	29,632	30,505	31,378
61 Years - 65 Years	9,394	11,817	14,079	16,571	19,357	22,148	23,623	25,186	26,850	28,905	29,823	30,741	31,646	32,551	34,387	35,775	36,810	38,360	39,492	40,623
66 Years - 70 Years	14,083	17,834	21,301	25,080	29,314	33,556	35,783	38,145	40,574	43,529	44,905	46,282	47,637	48,992	51,681	53,765	55,336	57,600	59,316	61,032
71 Years - 75 Years	20,534	25,986	31,170	36,778	43,067	49,372	52,677	56,210	59,208	62,908	64,831	66,754	68,633	70,513	74,251	77,186	79,488	82,711	85,235	87,759
> 75 Years	24,278	30,744	36,907	43,558	51,008	58,484	62,392	66,561	70,962	76,187	78,479	80,771	83,011	85,251	89,716	93,240	96,035	99,909	102,972	106,036
	Self + 4 Children																			
Age Bands	0.5	1	1.5	2	2.5	3	3.5	4	4.5	5	5.5	6	6.5	7	7.5	8	8.5	9	9.5	10
91days - 17 Years	3,482	4,354	5,296	6,355	7,812	9,261	9,912	10,985	11,723	12,446	12,786	13,126	13,465	13,805	14,600	15,165	15,633	16,365	16,872	17,380

18 Years - 35 Years	3,779	4,736	5,750	6,773	8,266	9,916	10,626	11,392	12,127	13,278	13,636	13,993	14,351	14,709	15,544	16,141	16,640	17,412	17,953	18,494
36 Years - 45 Years	4,316	5,412	6,511	7,620	9,276	11,102	11,862	12,890	13,853	14,801	15,254	15,708	16,161	16,615	17,597	18,315	18,867	19,723	20,322	20,920
46 Years - 50 Years	5,024	6,317	7,545	8,924	10,814	12,695	13,608	14,823	15,962	17,352	17,928	18,504	19,079	19,653	20,837	21,719	22,362	23,353	24,050	24,748
51 Years - 55 Years	6,519	8,249	9,815	11,386	13,390	15,625	16,956	18,363	19,606	21,160	21,839	22,518	23,193	23,868	25,274	26,319	27,104	28,306	29,160	30,014
56 Years - 60 Years	8,060	10,046	12,027	14,011	16,561	19,110	20,416	22,122	23,534	24,937	25,704	26,471	27,229	27,987	29,574	30,753	31,652	33,019	34,000	34,980
61 Years - 65 Years	10,159	12,777	15,241	17,963	21,024	24,087	25,713	27,437	29,218	31,883	32,875	33,867	34,846	35,825	37,842	39,357	40,505	42,229	43,483	44,736
66 Years - 70 Years	14,333	18,133	21,669	25,545	29,897	34,253	36,550	38,985	41,440	45,050	46,453	47,855	49,237	50,619	53,417	55,558	57,189	59,575	61,356	63,137
71 Years - 75 Years	20,581	26,030	31,228	36,879	43,224	49,582	52,924	56,497	59,517	63,285	65,199	67,114	68,987	70,861	74,657	77,597	79,917	83,219	85,761	88,304
> 75 Years	24,481	30,987	37,204	43,939	51,497	59,763	63,784	68,072	72,534	77,865	80,188	82,512	84,786	87,059	91,643	95,233	98,094	102,094	105,228	108,361
	Self + Spouse																			
Age Bands	0.5	1	1.5	2	2.5	3	3.5	4	4.5	5	5.5	6	6.5	7	7.5	8	8.5	9	9.5	10
91days - 17 Years	1,491	1,864	2,267	2,717	3,340	3,960	4,238	4,614	4,924	5,227	5,370	5,513	5,655	5,798	6,127	6,364	6,561	6,863	7,075	7,288
18 Years - 35 Years	1,882	2,375	2,870	3,420	4,077	4,804	5,168	5,554	5,864	6,267	6,429	6,590	6,752	6,914	7,293	7,566	7,802	8,161	8,417	8,673
36 Years - 45 Years	2,800	3,533	4,150	4,844	5,762	6,673	7,098	7,674	8,392	9,106	9,458	9,811	10,163	10,515	11,185	11,696	12,031	12,550	12,912	13,273
46 Years - 50 Years	4,180	5,302	6,159	7,127	8,435	9,886	10,624	11,409	12,475	13,736	14,326	14,915	15,502	16,088	17,146	17,967	18,464	19,235	19,776	20,316
51 Years - 55 Years	5,513	7,003	8,146	9,292	10,693	12,275	13,513	14,815	16,099	17,633	18,366	19,100	19,825	20,549	21,872	22,897	23,534	24,517	25,215	25,913
56 Years - 60 Years	8,309	10,239	12,152	14,251	16,705	19,175	20,339	21,863	23,458	25,050	25,956	26,861	27,749	28,637	30,315	31,603	32,461	33,770	34,715	35,661
61 Years - 65 Years	12,664	15,911	18,826	21,742	25,125	28,920	30,702	32,586	34,932	37,780	39,105	40,429	41,727	43,025	45,511	47,420	48,732	50,712	52,157	53,603
66 Years - 70 Years	19,043	24,106	28,655	33,204	38,517	44,466	47,259	50,218	53,554	57,664	59,604	61,545	63,447	65,349	69,090	71,942	73,987	77,055	79,304	81,553
71 Years - 75 Years	28,815	36,439	43,598	50,758	59,150	68,493	72,919	77,660	81,745	86,958	89,714	92,470	95,152	97,833	103,246	107,373	110,531	115,166	118,651	122,136
> 75 Years	33,865	42,852	51,331	59,815	69,753	80,821	86,059	91,652	97,897	105,515	108,775	112,035	115,210	118,384	124,888	129,833	133,684	139,327	143,572	147,818
	Self + Spouse + 1 Child																			
Age Bands	0.5	1	1.5	2	2.5	3	3.5	4	4.5	5	5.5	6	6.5	7	7.5	8	8.5	9	9.5	10
91days - 17 Years	2,163	2,704	3,289	3,879	4,768	5,748	6,152	6,591	7,034	7,592	7,799	8,007	8,214	8,421	8,904	9,248	9,533	9,977	10,287	10,596
18 Years - 35 Years	2,555	3,215	3,892	4,648	5,591	6,527	7,011	7,651	8,104	8,550	8,774	8,999	9,223	9,448	9,977	10,354	10,677	11,174	11,523	11,873
36 Years - 45 Years	3,470	4,370	5,172	6,075	7,281	8,479	9,033	9,785	10,639	11,486	11,899	12,313	12,727	13,141	13,963	14,579	15,003	15,665	16,124	16,583

46 Years - 50 Years	4,898	6,198	7,253	8,314	9,903	11,667	12,528	13,449	14,642	16,070	16,717	17,364	18,008	18,652	19,856	20,778	21,363	22,275	22,912	23,548
51 Years - 55 Years	6,335	8,039	9,407	10,779	12,477	14,391	15,780	17,243	18,650	20,351	21,147	21,943	22,730	23,517	25,004	26,140	26,881	28,029	28,839	29,649
56 Years - 60 Years	9,224	11,392	13,544	15,910	18,683	21,469	22,810	24,565	26,304	28,038	29,017	29,995	30,956	31,917	33,775	35,189	36,161	37,644	38,712	39,780
61 Years - 65 Years	13,550	17,025	20,174	23,324	27,019	31,159	33,115	35,184	37,667	40,144	41,518	42,893	44,242	45,590	48,225	50,228	51,632	53,763	55,308	56,852
66 Years - 70 Years	19,839	25,103	29,862	34,622	40,219	46,486	49,439	52,568	56,026	59,475	61,449	63,422	65,359	67,295	71,157	74,078	76,195	79,395	81,721	84,046
71 Years - 75 Years	29,141	36,839	44,084	52,036	60,688	69,382	73,893	79,797	84,004	88,195	90,969	93,742	96,442	99,143	104,654	108,826	112,033	116,779	120,316	123,854
> 75 Years	34,053	43,076	51,605	60,969	71,146	81,376	86,677	93,599	99,937	106,257	109,521	112,785	115,966	119,146	125,726	130,694	134,576	140,312	144,590	148,868
	Self + Spouse + 2 Children																			
Age Bands	0.5	1	1.5	2	2.5	3	3.5	4	4.5	5	5.5	6	6.5	7	7.5	8	8.5	9	9.5	10
91days - 17 Years	2,737	3,422	4,162	4,996	6,142	7,281	7,793	8,495	9,066	9,791	10,058	10,325	10,593	10,860	11,488	11,933	12,301	12,881	13,280	13,679
18 Years - 35 Years	3,178	3,994	4,840	5,690	6,878	8,197	8,797	9,441	10,017	10,763	11,048	11,334	11,619	11,904	12,580	13,059	13,465	14,098	14,538	14,978
36 Years - 45 Years	4,091	5,146	6,120	7,219	8,694	10,158	10,831	11,749	12,729	13,699	14,170	14,641	15,112	15,584	16,549	17,263	17,771	18,569	19,119	19,669
46 Years - 50 Years	5,502	6,951	8,178	9,413	11,264	13,320	14,296	15,342	16,653	18,238	18,938	19,638	20,335	21,031	22,375	23,389	24,057	25,104	25,830	26,556
51 Years - 55 Years	7,096	8,999	10,575	12,157	14,131	16,357	17,886	19,498	21,016	22,877	23,730	24,583	25,427	26,272	27,915	29,154	29,992	31,297	32,212	33,126
56 Years - 60 Years	9,977	12,338	14,685	17,274	20,310	23,355	24,844	26,800	28,651	30,496	31,529	32,562	33,579	34,595	36,606	38,121	39,187	40,825	41,995	43,164
61 Years - 65 Years	14,214	17,855	21,180	24,507	28,443	32,861	34,953	37,169	39,745	42,916	44,357	45,798	47,213	48,628	51,432	53,552	55,062	57,360	59,018	60,677
66 Years - 70 Years	20,321	25,699	30,587	35,477	41,261	47,750	50,812	54,056	57,580	61,971	64,003	66,034	68,028	70,023	74,042	77,066	79,279	82,636	85,065	87,494
71 Years - 75 Years	29,813	37,680	45,103	52,529	61,306	71,103	75,752	80,730	84,993	89,239	92,025	94,811	97,526	100,240	105,841	110,048	113,298	118,147	121,730	125,313
> 75 Years	34,656	43,829	52,518	61,213	71,473	82,930	88,359	94,154	100,489	106,807	110,069	113,332	116,514	119,695	126,344	131,325	135,232	141,053	145,356	149,660
	Self + Spouse + 3 Children																			
Age Bands	0.5	1	1.5	2	2.5	3	3.5	4	4.5	5	5.5	6	6.5	7	7.5	8	8.5	9	9.5	10
91days - 17 Years	3,299	4,125	5,017	5,917	7,273	8,782	9,399	10,253	10,942	11,616	11,933	12,250	12,568	12,885	13,643	14,170	14,608	15,309	15,784	16,258
18 Years - 35 Years	3,686	4,628	5,611	6,721	8,149	9,569	10,264	11,208	11,905	12,811	13,152	13,493	13,835	14,176	14,992	15,564	16,047	16,810	17,334	17,858
36 Years - 45 Years	4,663	5,860	6,994	8,135	9,828	11,709	12,493	13,567	14,663	15,746	16,270	16,794	17,318	17,842	18,943	19,748	20,333	21,261	21,896	22,530
46 Years - 50 Years	5,957	7,516	8,879	10,424	12,517	14,602	15,666	17,089	18,508	20,240	20,989	21,737	22,482	23,227	24,702	25,802	26,546	27,722	28,531	29,339
51 Years - 55 Years	7,797	9,882	11,651	13,427	15,656	18,173	19,830	21,579	23,200	25,211	26,115	27,020	27,917	28,814	30,605	31,939	32,866	34,321	35,333	36,344

56 Years - 60 Years	10,816	13,396	15,961	18,529	21,807	25,092	26,717	28,862	30,814	32,760	33,843	34,927	35,994	37,061	39,216	40,823	41,976	43,762	45,026	46,290
61 Years - 65 Years	14,818	18,608	22,093	25,953	30,175	34,412	36,631	38,980	41,640	44,942	46,425	47,907	49,365	50,822	53,759	55,959	57,547	59,985	61,729	63,472
66 Years - 70 Years	20,742	26,218	31,219	36,759	42,801	48,863	52,022	55,371	58,950	63,445	65,501	67,556	69,576	71,596	75,723	78,802	81,073	84,549	87,041	89,534
71 Years - 75 Years	30,033	37,946	45,427	53,671	62,682	71,728	76,443	81,489	85,798	91,376	94,210	97,043	99,807	102,571	108,312	112,609	115,940	120,933	124,604	128,275
> 75 Years	34,737	43,919	52,630	62,231	72,704	83,223	88,695	94,534	100,858	108,696	112,000	115,304	118,528	121,752	128,531	133,590	137,570	143,524	147,907	152,289
Self + Spouse + 4 Children																				
Age Bands	0.5	1	1.5	2	2.5	3	3.5	4	4.5	5	5.5	6	6.5	7	7.5	8	8.5	9	9.5	10
91days - 17 Years	3,739	4,675	5,686	6,837	8,405	9,963	10,664	11,864	12,661	13,442	13,809	14,176	14,542	14,909	15,797	16,408	16,914	17,737	18,287	18,837
18 Years - 35 Years	4,199	5,269	6,392	7,523	9,141	10,951	11,743	12,596	13,388	14,692	15,085	15,478	15,871	16,264	17,212	17,870	18,425	19,312	19,913	20,515
36 Years - 45 Years	5,187	6,514	7,793	9,082	10,998	13,132	14,018	15,239	16,441	17,627	18,200	18,772	19,344	19,916	21,147	22,034	22,690	23,743	24,455	25,167
46 Years - 50 Years	6,452	8,132	9,637	11,347	13,662	15,967	17,126	18,689	20,207	22,077	22,869	23,661	24,450	25,239	26,838	28,016	28,829	30,129	31,013	31,898
51 Years - 55 Years	8,437	10,688	12,634	14,588	17,052	19,839	21,613	23,486	25,200	27,351	28,303	29,255	30,199	31,143	33,074	34,495	35,504	37,102	38,203	39,304
56 Years - 60 Years	11,462	14,208	16,940	19,676	23,175	26,678	28,428	30,750	32,795	34,831	35,960	37,088	38,201	39,313	41,606	43,296	44,529	46,455	47,806	49,156
61 Years - 65 Years	15,361	19,285	22,913	26,945	31,373	35,813	38,146	40,618	43,352	47,474	49,016	50,558	52,076	53,594	56,691	58,996	60,682	63,277	65,125	66,973
66 Years - 70 Years	21,103	26,661	31,759	37,424	43,617	49,827	53,072	56,512	60,138	65,700	67,807	69,914	71,986	74,058	78,331	81,503	83,861	87,485	90,071	92,657
71 Years - 75 Years	30,629	38,691	46,330	53,974	63,073	73,261	78,100	83,278	87,690	93,417	96,296	99,175	101,985	104,795	110,674	115,054	118,465	123,596	127,352	131,108
> 75 Years	35,264	44,577	53,427	62,286	72,804	84,589	90,175	96,135	102,532	110,490	113,832	117,174	120,438	123,702	130,607	135,740	139,790	145,874	150,331	154,788
Parents																				
Age Bands	0.5	1	1.5	2	2.5	3	3.5	4	4.5	5	5.5	6	6.5	7	7.5	8	8.5	9	9.5	10
36 Years - 45 Years	1,859	2,346	2,756	3,167	3,767	4,363	4,641	4,941	5,404	5,864	6,091	6,317	6,544	6,771	7,095	7,419	7,631	7,844	8,070	8,296
46 Years - 50 Years	2,733	3,467	4,027	4,589	5,432	6,271	6,739	7,237	7,913	8,585	8,954	9,322	9,688	10,055	10,561	11,067	11,373	11,679	12,007	12,335
51 Years - 55 Years	3,497	4,442	5,167	5,894	6,783	7,672	8,446	9,259	10,062	10,861	11,312	11,764	12,211	12,657	13,279	13,902	14,289	14,676	15,094	15,511
56 Years - 60 Years	5,021	6,227	7,422	8,618	10,129	11,651	12,368	13,126	14,095	15,061	15,611	16,161	16,700	17,239	18,010	18,781	19,295	19,809	20,367	20,925
61 Years - 65 Years	7,541	9,512	11,282	13,053	15,107	17,175	18,242	19,370	20,774	22,176	22,958	23,740	24,506	25,272	26,383	27,494	28,258	29,022	29,853	30,683
66 Years - 70 Years	11,414	14,488	17,250	20,012	23,238	26,481	28,153	29,924	31,921	33,913	35,059	36,204	37,327	38,450	40,110	41,771	42,961	44,152	45,444	46,735
71 Years - 75 Years	16,663	21,101	25,269	29,438	34,323	39,235	41,777	44,500	46,846	49,184	50,746	52,308	53,827	55,347	57,655	59,963	61,728	63,494	65,418	67,341

> 75 Years	19,603	24,835	29,771	34,710	40,496	46,315	49,323	52,535	56,122	59,700	61,547	63,395	65,193	66,992	69,757	72,522	74,676	76,830	79,173	81,516
------------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------

Prohibition of Rebates (under Section 41 of Insurance Act, 1938): No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the Insurer. Any person making default in complying with the provision of this section shall be liable for a penalty which may extend to ten lakh rupees.

Registered & Corp Office: Universal Sampo General Insurance Company Ltd. 8th Floor & 9th Floor (South Side), Commerz International Business Park, Oberoi Garden City, Off Western Express Highway, Goregaon East, Mumbai 400063, Toll free no: 1800-22-4030/1800-200-4030, IRDAI Reg no: 134, CIN# U66010MH2007PLC166770 E-mail: contactus@universalsompo.com, website link www.universalsompo.co

