

## Annexure - A

### CUSTOMER INFORMATION SHEET/KNOW YOUR POLICY

This document provides key information about your policy. You are also advised to go through your policy document.

SI No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Name of Insurance Product/Policy	IOB Health Care Plus Policy	-
2	Policy Number	<< >>	-
3	Type of Insurance Product/Policy	<p>It is <b>Both Indemnity and Benefit Basis</b>.</p> <ul style="list-style-type: none"> <li>• Indemnity (Where insured losses are covered up to the Sum Insured under the policy).</li> <li>• Benefit (Where an Insurance Policy pays a fixed amount under the policy on the occurrence of a covered event).</li> <li>• Both Indemnity and Benefit (where policy has elements of both the above)</li> </ul>	-
4	Sum Insured (Basis) (Along with amount)	<ul style="list-style-type: none"> <li>• Individual Sum Insured -Where each member has a separate sum insured under the policy.</li> <li>• Floater Sum Insured-Where all members under the policy have a single sum insured limit which may be utilized by any or all members.</li> </ul> <p>Individual &amp; Floater Sum Insured is available under the Policy.</p> <p>Sum Insured Options: - 50K,1L,1.5L, 2L, 2.5L, 3L, 3.5L, 4L, 4.5L, 5L            High Range Sum Insured Options – 7.5L, 10L,12.5L and 15L.</p> <p>Optional Extension: Capital Sum Insured for Optional Extension of Personal Accident (Accidental Death only) ranges from - Rs 50K,1L,1.5L, 2L, 2.5L, 3L, 3.5L, 4L, 4.5L, 5L.            High range sum insured is available under the policy - 7.5L, 10L,12.5L and 15L.</p>	-
5	Policy Coverage (What the policy covers?)	1. The Medical Expenses incurred on Room, Boarding and Nursing Expense as provided in the Hospital/ Nursing Home	Section A

<p>(Policy Clause Number/s)</p>	<p>2. The Medical Expenses incurred on Medical Practitioner/ Anesthetist, Consultant fees, Surgeons fees and similar expenses</p> <p>3. The Medical Expenses incurred on Anesthesia, Blood, Oxygen, Operation Theatre, Surgical Appliances, Medicines and Drugs, Diagnostic Materials and X-ray, Dialysis, Chemotherapy, Radiotherapy, Cost of Pacemaker, Artificial Limbs, Cost of Organ harvesting and similar expenses.</p> <p>4. The medical expenses on treatment arising from or traceable to pregnancy, childbirth and expenses on the treatment of the newly born child up to 5% of the sum insured, subject to such treatment not being carried out before the completion of 9 months from the commencement of the policy.</p> <p>5. The Medical Expenses incurred in the 30 days immediately prior before the date You were Hospitalized, provided that any Nursing expenses during Pre-Hospitalization will be considered only if Qualified Nurse is employed on the advice of the attending Medical Practitioner for the duration specified</p> <p>6. The Medical Expenses incurred in the 60 days immediately after Your date of discharge from Hospital provided that any Nursing expenses during Post Hospitalization will be considered only if Qualified Nurse is employed on the advice of the attending Medical Practitioner for the duration specified</p> <p>7. Cost of Health Checkup: Insured Person shall be entitled for reimbursement of cost of medical checkup once at the end of a block of every three claim-free policy years. The reimbursement shall not exceed the amount equal to 1% of the average Basic Sum Insured during the block of every three claim-free policy years.</p> <p><b>Additional benefits:</b></p> <p>8. In case of hospitalization of children below 12 years, a lump sum amount of Rs.1000/- as Out of Expenses to any of the parents during the policy period.</p> <p>9. Ambulance charges in connection with any admissible claim limited to Rupees 1000/- per policy period.</p>	
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<p>6</p>	<p>Exclusions (What the policy does not cover)</p>	<p><b>Standard Exclusions: -</b></p> <ul style="list-style-type: none"> <li>A. Investigation &amp; Evaluation (Code- Excl04)</li> <li>B. Rest Cure, Rehabilitation and Respite Care (Code- Excl05)</li> <li>C. Obesity/ Weight Control (Code- Excl06)</li> <li>D. Change-of-Gender Treatments: (Code- Excl07)</li> <li>E. Cosmetic or plastic Surgery: (Code- Excl08)</li> <li>F. Hazardous or Adventure sports: (Code- Excl09)</li> <li>G. Breach of law: (Code- Excl10)</li> <li>H. Excluded Providers: (Code-Excl11)</li> <li>I. Treatment for, Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. (Code- Excl12)</li> <li>J. Treatments received in health hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons. (Code- Excl13)</li> <li>K. Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalization claim or day care procedure (Code- Excl14)</li> <li>L. Refractive Error:(Code- Excl15)</li> <li>M. Unproven Treatments:(Code- Excl16)</li> <li>N. Sterility and Infertility:(Code- Excl17)</li>   <li>O. Treatment taken outside the geographical limits of India</li> <li>P. In respect of the existing diseases, disclosed by the insured and mentioned in the policy schedule (based on insured's consent)</li> <li>Q. War (whether declared or not)</li> <li>R. Nuclear, chemical or biological attack.</li> </ul>	<p>Section C</p>

7	<p>Waiting Period</p> <ul style="list-style-type: none"> <li>• Time period during which specified diseases/treatments are not covered</li> <li>• It is counted from the beginning of the policy coverage.</li> </ul>	<p><b>1. Pre-existing diseases: (Code- Excl01)</b> Covered after 36 months</p> <p><b>2. Specific Waiting Period (Not applicable for claims arising due to an accident): (Code- Excl02)</b> - surgeries/treatments shall be excluded until the expiry of 12 months of continuous coverage-<b>List of specific diseases/procedures:</b></p> <ul style="list-style-type: none"> <li>• Cataract</li> <li>• Benign Prostatic Hypertrophy</li> <li>• Myomectomy, Hysterectomy</li> <li>• Hernia, Hydrocele</li> <li>• Fistula in anus, Piles</li> <li>• Arthritis, Gout, Rheumatism</li> <li>• Joint replacement unless due to accident</li> <li>• Sinusitis and related disorders</li> <li>• Stone in the urinary and biliary systems</li> <li>• Dilatation and Curettage</li> <li>• Skin and all internal tumors/ cysts/ nodules/ polyps of any kind, including breast lumps unless malignant, adenoids and hemorrhoids</li> <li>• Dialysis required for renal failure</li> <li>• Surgery on tonsils and sinuses Gastric and duodenal ulcers</li> </ul> <p><b>3. Initial Waiting Period: (Code- Excl03)</b> 30 days for all illnesses (not applicable in case of continuous renewal or accidents)</p> <p><b>4. Maternity Expenses (Code-Excl18)</b> Nine months waiting period</p>	Section B
8	<p>Financial limits of coverage</p> <p>i. Sub-limit (It is a pre-defined limit and the insurance company will not pay any amount in excess of this limit)</p> <p>ii. Co-payments (It is a specified amount/percentage of the admissible claim amount to be</p>	<p>The policy will pay only up to the limits specified hereunder for the following diseases/procedures:</p> <p><b>Sublimit under policy: -</b> <b>Maternity benefit</b> is limited to actual expenses subject to a maximum of 5% of the Sum Insured</p> <p><b>Personal Accident Cover (Optional):</b> Account Holder: 100% of Sum Insured Spouse: - 50% of Sum Insured, Child: - above 12years 20% of Sum Insured &amp; up to 12 years 10% of Sum Insured</p>	Section A.4 Additional Extension

	<p>paid by policyholder/insured).</p> <p>iii. Deductible (It is a specified amount: - up to which an insurance company will not pay any claim, and - which will be deducted from total claim amount (if claim amount is more than the specified amount)</p> <p>iv. Any other limit (as applicable)</p>	<p>There is no Co-Payment applicable under this policy.</p> <p>There is no Deductible applicable under policy,</p>	
9	<p>Claims/Claims Procedures</p>	<p>Details of procedure to be followed for cashless service as well as for reimbursement of claim including pre and post hospitalization.</p> <ul style="list-style-type: none"> <li>• Cashless facility: Turn Around Time (TAT) for claims settlement: <ul style="list-style-type: none"> <li>i. TAT for preauthorization of cashless facility - 1 hr</li> <li>ii. TAT for cashless final bill authorization - 3 hrs</li> </ul> </li> </ul> <p>Follow below steps to avail Cashless facility through our In house Health Claims Management:</p> <p>Step I: Locate nearest Hospital by visiting our website or web portal or call our Health Helpline 1800 200 4030.</p> <p>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.</p> <p>Step III: Fill your details in the 'Cashless Request Form' &amp; submit it to the Hospital Insurance helpdesk.</p> <p>Step IV: Hospital verifies the patient details and sends duly filled Cashless Request Form to Universal Sampo</p>	Section D

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.

Provide the details/web link for following:

i. Network Hospital details: Available on website: [www.universalsompo.com](http://www.universalsompo.com).

ii. Helpline Number:

Toll Free Numbers: 1-800-224030 (For MTNL/BSNL Users) or 1-800-2004030, Senior Citizen: 1800-267-4030

Landline Numbers: (022) 39133700 (Local Charges Apply)

iii. Hospitals which are blacklisted or from where no claims will be accepted by insurer: Available on website: [www.universalsompo.com](http://www.universalsompo.com).

iv. Downloading/getting claim form: Available on website: [www.universalsompo.com](http://www.universalsompo.com)

- Anywhere Cashless Facility (Non Network Cashless):

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 [contactus@universalsompo.com](mailto:contactus@universalsompo.com)
- Reimbursement facility:

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

		<p>us at <a href="mailto:contactus@universalsompo.com">contactus@universalsompo.com</a> and inform about your claim.</p> <p>Step II: Visit hospital and undergo your treatment. Settle your hospitalization bill and collect all the documents after discharge from the hospital.</p> <p>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</p> <p>Step IV: On receipt of document your claim will processed as per Terms &amp; Conditions of policy and the same will be communicated over SMS &amp; Email.</p> <p>Step V: Outcome of the claim will be communicated within 15 days from date of Submission of claim.</p>	
10	Policy Servicing	<p><b>1) Toll Free Numbers:</b> 1-800-224030 (For MTNL/BSNL Users) or 1-800-2004030</p> <p><b>2) E-mail Address:</b> <a href="mailto:contactus@universalsompo.com">contactus@universalsompo.com</a>.</p> <p><b>3) Address for postal communication:</b> <b>Universal Sampo General Insurance Co. Ltd.</b> Unit No. 601 &amp; 602, 6th Floor, Reliable Tech Park, Cloud City Campus; Gut No-31, Mouje Elthan, Thane- Belapur Road, Airoli, Navi Mumbai- 400708</p> <p><b>Note:</b> Please include Your Policy number for any communication with us.</p>	
11	Grievances/ Complaints	<p><b>Grievance</b></p> <p><b>Resolving Issue</b> Write to : Customer Service Universal Sampo General Insurance Co.Ltd.</p>	Section E.1.XV

Unit No. 601 & 602, 6th Floor, Reliable Tech Park, Thane-Belapur Road, Airoli, Navi Mumbai, Maharashtra – 400708  
Email: [grievance@universalsompo.com](mailto:grievance@universalsompo.com)  
For More details, visit - [www.universalsompo.com](http://www.universalsompo.com)  
Visit Branch Grievance Redressal Officer (GRO)-  
Walk into any of our nearest branches and request to meet the GRO.  
Grievance Redressal Officer  
In case, the customer is not satisfied with the decision/resolution of the above office or have not received any response, he/she may write or email/mail 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 Email ID: [GRO@universalsompo.com](mailto:GRO@universalsompo.com)

**Insurance Ombudsman**

Bima Bharosa Portal link : <https://bimabharosa.irdai.gov.in/> The customer can approach the Insurance Ombudsman depending on the nature of grievance and financial implication, if any. 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>.  
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](http://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 Offices of the Company.

12	<p>Things to remember</p>	<ol style="list-style-type: none"> <li>1. <b>Free Look cancellation:</b> You may cancel the insurance policy if you do not want it, within 30 days from the beginning of the policy to review the terms and conditions of the policy, and to return the same if not acceptable. The Free Look Period shall be applicable on new individual health insurance policies and not on renewals or at the time of porting/migrating the policy. If the insured has not made any claim during the Free Look Period, the insured shall be entitled to             <ol style="list-style-type: none"> <li>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</li> <li>ii. where the risk has already commenced and the option of return of the policy is exercised by the insured person, a deduction towards the proportionate risk premium for period of cover or</li> <li>iii. Where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period</li> </ol> </li>   <li>2. <b>Policy renewal:</b> Except on grounds of fraud, moral hazard or misrepresentation or non-cooperation, renewal of your policy shall not be denied, provided the policy is not withdrawn.</li>   <li>3. <b>Migration and Portability:</b> When your policy is due for renewal, you may migrate to another policy with us or port your policy to another insurer.</li> </ol> <p><b>Migration:</b> 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. If such person is presently covered and has been continuously covered without any lapses under any health insurance product plan offered by the</p>	<p>Section E.1.xiii, E.1.ix, E.1.vii, E.1.viii, E.1.xi</p>
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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.

**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 a Indian General/ Health insurer, the proposed insured person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on portability.

**4. Change in 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 increase in SI, the waiting period if any shall start afresh ***only for the enhanced portion of the sum insured.***

**5. Moratorium Period:** After completion of Five continuous years under the policy no look back to be applied. This period of Five years is called as moratorium period. The moratorium would be applicable for the sums insured of the first policy and subsequently completion of Five continuous years would be applicable from date of enhancement of sums insured only on the enhanced limits.

After the expiry of Moratorium Period no health insurance policy shall be contestable except for proven fraud and permanent exclusions specified in the policy contract.

13	Your Obligations	<p>Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may affect the claim settlement. Disclosure of other material information during the policy period.</p> <p>Disclose any Material Information about Your Current/Recent Medical History, Past Medical History, Hospitalization History, Accidental Injury history, Any Surgical Procedure history &amp; or Congenital Diseases/Disorder birth defect.</p> <p>You can reach out to us for disclosure of Material Information-</p> <p><b>Universal Sampo General Insurance Co. Ltd.</b></p> <p>Unit No. 601 &amp; 602, 6th Floor, Reliable Tech Park, Thane Belapur Road, Airoli, Navi Mumbai-400708</p> <p><b>Toll Free Numbers:</b> 1800-22-4030 or 1800-200-4030</p> <p><b>Senior Citizen toll free number:</b> 1800-267-4030</p> <p>E-mail Address: <a href="mailto:contactus@universalsompo.com">contactus@universalsompo.com</a></p> <p>For more details: <a href="http://www.universalsompo.com">www.universalsompo.com</a></p>	
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Declaration by the Policy Holder

I have read the above and confirm having noted the details.

Place:

Date: \_\_\_\_\_

(Signature of the Policyholder)

**Note:**

- i. Weblink to Access product related documents: [Universal Sampo | Resources Downloads](#)
- ii. In case of any conflict, the terms & conditions mentioned in the policy document shall prevail.
- iii. The insurer shall obtain confirmation from the policyholder regarding receipt of the Customer Information Sheet.