

## **IOB HEALTH CARE PLUS POLICY**

### **PROSPECTUS**

We, at USGI always endeavor to bring the best of Insurance products and services to our esteemed customers. In order to cater to the needs of the customers of Indian Overseas Bank, we have designed the “IOB Health Care Plus Policy” in association with Indian Overseas Bank.

The IOB Health Care Plus Policy is a complete health Insurance Plan that covers you, your spouse and two dependent children and dependent parents, under this unique family floater gives you the flexibility of taking one policy that covers the entire family under a single sum insured.

#### **1. Who can take the Policy?**

The scheme provides for Mediclaim Insurance cover, which is available to all the customers of IOB maintaining a S.B. or C.D account with them including NRI customers. However, the cover is available for treatment in hospitals in India only.

#### **2. Eligibility**

All account holders of Indian Overseas Bank within the age band of 18 to 65 years are eligible to take the Policy.

- The enrollment age under the policy is from 1 day to 65 years.
- The minimum age for the proposer should be 18 years.
- An individual may cover himself/ herself and his/ her spouse, dependent children under **Plan A** of the Policy and himself/herself, his/her spouse, dependent children and dependent parents under **Plan B** of the policy.
- The maximum age under till which dependent male child can be covered is 21 years of age and dependent female child can be covered is 25 years or till she marries, whichever is earlier. Dependent children below 3 months can be covered with at least one parent under the Policy.

#### **3. Sum Insured:**

- **Hospitalization cover:**  
Choice of Sum Insured ranges from Rs 50,000 to Rs 5,00,000 in multiples of Rs 50,000 . High range sum insured is available under the policy is 7,50,000 , 10,00,000 , 12,50,000 & 15,00,000.

- **Optional Extension:** Capital Sum Insured for Optional Extension of Personal Accident (Accidental Death only) ranges from Rs 50,000/- to Rs 500,000 in multiples of 50,000. High range sum insured is available under the policy is 7,50,000 , 10,00,000 , 12,50,000 & 15,00,000.

#### **4. Policy Tenure:**

- **Long Term Policy:** The Policy term from one year to three years is available under individual policies.
- The policy can be renewed lifetime

#### **5. What is covered under the Policy?**

The Hospitalization expenses of the insured when Insured sustains any injury or contracts any disease and is advised hospitalization by a Medical Practitioner

We will pay Reasonable and Customary charges of the following Hospitalization expenses:

1. The Medical Expenses incurred on Room, Boarding and Nursing Expense as provided in the Hospital/ Nursing Home
2. The Medical Expenses incurred on Medical Practitioner/ Anesthetist, Consultant fees, Surgeons fees and similar expenses
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 Organs and similar expenses.
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
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
6. The Medical Expenses incurred in the 60 days immediately after Your date of discharge from Hospital 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
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 Policies. The reimbursement shall not exceed the amount equal to 1% of the average Basic Sum Insured during the block of four claim free Policies.

### **Additional benefits**

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. Ambulance charges in connection with any admissible claim limited to Rupees 1000/- per policy period.
9. In case of death in hospital, funeral expenses are reimbursed up to Rs.1000/ over and above the sum insured subject to the original illness/accident claim admitted under the policy.

### **NB:**

Expenses on Vitamins and Tonics only if forming part of treatment as certified by the attending Medical Practitioner.

- a) The Hospitalization expenses incurred for treatment of any one illness under agreed package charges of the Hospital/Nursing Home will be restricted to 75% of the Sum Insured.
- b) Cashless facility for the medical treatment carried out in Network Hospital/ Nursing home is available through our nominated Third Party Administrator (TPA)
- c) A co-payment of 20% shall be applicable on each and every claim of Insured Person who is above 55 years of age under the Policy
- d) If medical expenses are incurred under two Policy Periods, the total liability shall not exceed the Sum Insured of the Policy during which the Insured Person's medical treatment commenced and the entire claim will be considered under that Policy only
- e) Expenses on hospitalization for a minimum period of 24 hours are admissible. However, this time limit is not applied to specific treatments, i.e. Dialysis, Chemotherapy, Radiotherapy, Eye Surgery, Lithotripsy (Kidney stone removal), D&C, Tonsillectomy taken in the Hospital / Nursing Home and where in the insured is discharged on the same day, such treatment will be considered to have been taken under hospitalization benefit. This condition will also not apply in case of stay in Hospital for less than 24 hours provided (a) the treatment is such that it necessitates hospitalization and the procedure involves specialized infrastructural facilities available in hospitals (b) due to technological advances hospitalization is required for less than 24 hours only.

### **Extensions under the Policy**

#### **Personal Accident Death cover**

In case you have opted for additional cover against Personal Accident- Death only benefit and have paid additional premium, We will pay a lump sum amount as mentioned in the table below in the event of Accidental Death of the Insured whose name is appearing in the Schedule forming part of this Policy

The Sum Insured as under shall be applicable as below

Insured Person	% of Sum Insured
In case of Death of Account Holder	100% of the Sum Insured
In case of Death of Spouse	50% of the Sum Insured
In case of Death of Children above 12 years of age	20% of the Sum Insured
In case of Death of Children up to 12 years of age	10% of the Sum Insured

#### **Discount, Loading and Co-pay (if any)**

- **Co-payment:** 20% co-pay shall be applicable on each and every claim of Insured above 55 years of age
- **Long Term Policy:** The Policy can be taken for a period of two/ three years and discount as under would be provided

Duration of policy	Premium to be charged
1 years	0% discount
2 years	5% discount
3 years	10% discount

**Premiums under the Policy shall be payable in a single installment.**

#### **6. Pre Policy Medical Checkup:**

- The Company would require submission of Medical Reports for ECG and Blood Sugar (Fasting+ PP) when the Insured Person is above 50 years.
- This requirement will only be for fresh Proposals with sum insured options INR 7,50,000 and above and, when the Sum Insured is enhanced for INR 7,50,000 and above at the time of renewal.
- 50% of such medical examination costs shall be reimbursed by us, if the proposal is accepted.

## **7. Additional Benefits under the Policy**

- i. Tax benefit:** Only the Medical Premium Component (excluding Service Tax thereon) is eligible for rebate under Section 80D of the Income Tax Act.
- ii. Portability:** The insured person will have the option to port the policy to other insurers 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.

### **iii. Migration**

The insured person will have the option to migrate the policy to other health insurance products/plans offered by the company 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.

For Detailed Guidelines on migration, kindly refer the link [www.universalsampo.com](http://www.universalsampo.com)

### **Free Look Period:** (Not applicable on renewals)

The Free Look Period shall be applicable at the inception of the Policy and not on renewals or at the time of porting 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;

## **9. Conditions under the Policy 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

## **Renewal of the 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.
  - 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.

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, 6<sup>th</sup> Floor, Reliable  
Tech Park, Thane- Belapur Road, Airoli,  
Navi Mumbai, Maharashtra – 400708**

#### **E- mail Address**

[contactus@universalsompo.com](mailto:contactus@universalsompo.com)

#### **For more details:**

[www.universalsompo.com](http://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, 6<sup>th</sup> Floor, Reliable  
Tech Park, Thane- Belapur Road, Airoli,  
Navi Mumbai, Maharashtra – 400708

**E- mail Address:**

[grievance@universalsompo.com](mailto:grievance@universalsompo.com)

**For more details:**

[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.

- 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, 6<sup>th</sup> Floor, Reliable  
Tech Park, Thane- Belapur Road, Airoli,  
Navi Mumbai, Maharashtra – 400708

**E- mail Address:**

[gro@universalsompo.com](mailto:gro@universalsompo.com)

**For more details:**

[www.universalsompo.com](http://www.universalsompo.com)

For updated details of grievance officer, kindly refer the link  
<https://www.universalsompo.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](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 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/>.

**Policy premium:** The premium under the Policy shall be payable in advance in a single instalment.

### 1. Base Cover

Plan A – Health Section Coverage for Self, Spouse, 2 dependent children

Age Band	50 K	1 Lac	1.5 Lacs	2 Lacs	2.5 Lacs	3 Lacs	3.5 Lacs	4 Lacs	4.5 Lacs	5 Lacs	7.5 Lacs	10 Lacs	12.5 Lacs	15 Lacs
0-25	1,160	2,240	3,320	4,400	5,480	6,560	7,640	8,720	9,800	10,880	9,970	10,380	11,220	12,060
26-35	1,400	2,690	3,980	5,270	6,560	7,850	9,140	10,430	11,720	13,010	11,960	12,460	13,460	14,460
36-45	1,720	3,320	4,920	6,520	8,120	9,720	11,320	12,920	14,520	16,120	14,770	15,380	16,620	17,860
46-55	2,130	4,110	6,090	8,070	10,050	12,030	14,010	15,990	17,970	19,950	18,280	19,040	20,560	22,080
56-65	2,840	5,480	8,120	10,760	13,400	16,040	18,680	21,320	23,960	26,600	24,370	25,380	27,420	29,460
66-70	5,170	9,970	14,770	19,570	24,370	29,170	33,970	38,770	43,570	48,370	44,310	46,150	49,850	53,550
71-80	6,750	12,550	19,350	26,150	32,950	39,750	46,550	53,350	60,150	66,950	57,880	60,280	65,180	69,080
>80	7,540	14,540	21,540	28,540	35,540	42,540	49,540	56,540	63,540	70,540	64,620	67,320	72,620	77,920



Plan B – Health Section Coverage for Self, Spouse, 2 dependent children and 2 dependent parents

Age Band	50K	1 Lac	1.5 Lacs	2 Lacs	2.5 Lacs	3 Lacs	3.5 Lacs	4 Lacs	4.5 Lacs	5 Lacs	7.5 Lacs	10 Lacs	12.5 Lacs	15 Lacs
0-25	1,980	3,810	5,650	7,060	8,470	9,890	11,300	12,710	14,120	15,530	16,950	17,650	19,070	20,480
26-35	2,370	4,580	6,780	8,470	10,170	11,860	13,560	15,240	16,950	18,650	20,340	21,180	22,880	24,570
36-45	2,930	5,650	8,370	10,460	12,550	14,650	16,740	18,830	20,920	23,010	25,110	26,150	28,250	30,340
46-55	3,620	6,990	10,360	12,950	15,540	18,120	20,710	23,300	25,890	28,480	31,070	32,370	34,950	37,540
56-65	4,830	9,320	13,810	17,260	20,710	24,160	27,610	31,060	34,520	37,970	41,430	43,150	46,610	50,060
66-70	8,790	16,950	25,110	31,380	37,660	43,940	50,220	56,500	62,770	69,050	75,320	78,460	84,740	91,020
71-80	11,480	22,140	32,800	41,000	49,200	57,390	65,590	73,790	81,990	90,190	98,390	1,02,490	1,10,690	1,18,890
>80	12,820	24,720	36,620	45,770	54,920	64,080	73,230	82,380	91,540	1,00,690	1,09,850	1,14,420	1,23,580	1,32,730

**Premium for PA Death Benefits under Plan A and Plan B**

**2. Optional Cover**

Office Premium is 0.46 Per Mille

**Note:**

- PA cover is not available for parents
- Rates are excluding GST as applicable
- All premium rates are annual rates in Rs.

**\*\*Tax Benefits are subject to change as per change in Tax Laws.**

**Sum Insured Enhancement:** The Sum Insured under the Policy can be enhanced only at renewal subject to Our underwriter's approval.

### **Withdrawal of Policy**

- a) In the likelihood of this product being withdrawn in future, the Company will intimate the insured person about the same 90 days prior to expiry of the policy
- b) Insured Person will have the option to migrate to similar health insurance product available with the Company at the time of renewal with all the accrued continuity benefits such as cumulative bonus, waiver of waiting period. as per IRDAI guidelines, provided the policy has been maintained without a break.

### **10. What is not covered under the Policy? (Major Exclusions under the Policy)**

- A. Investigation & Evaluation(Code- Excl04)
- B. Rest Cure, Rehabilitation and Respite Care (Code- Excl05)
- C. Obesity/ Weight Control (Code- Excl06)
- D. Change-of-Gender Treatments: (Code- Excl07)
- E. Cosmetic or plastic Surgery: (Code- Excl08)
- F. Hazardous or Adventure sports: (Code- Excl09)
- G. Breach of law: (Code- Excl10)
- H. Excluded Providers: (Code-Excl11)
- I. Treatment for, Alcoholism, drug or substance abuse or any addictive condition and consequences thereof.(Code- Excl12)
- J. Treatments received in health spas, 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)
- 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)
- L. Refractive Error:(Code- Excl15)
- M.Unproven Treatments:(Code- Excl16)
- N. Sterility and Infertility: (Code- Excl17)
- O. Maternity Expenses (Code – Excl 18)

***(Note: the above is a partial listing of the policy exclusions. Please refer to the policy clauses for the full listing)***

**Exclusions Under Personal Accident Death Only cover:**

1. Natural Death
  2. Payment of compensation in respect of death as a consequence of/resulting from
    - A. Committing or attempting suicide, intentional self-injury.
    - B. Whilst under influence of intoxicating liquor or drugs.
    - C. due to Drug addiction or alcoholism.
    - D. Whilst engaged in any adventurous sports like hand gliding, mountaineering, rock climbing, sky diving, professional or amateur racing, parachuting, skiing, ice skating, ballooning, river rafting, polo playing, horse racing or sports of similar nature and/or hazardous activities like persons working in underground mines, explosives, workers involved in electrical installations with High – tension supply, jockeys, circus personnel or activities of similar nature
    - E. Committing any breach of law with criminal intent.
    - F. War, Civil War, invasion, act of foreign enemies, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrest, restraint, or detainment, confiscation, or nationalization or requisition by or under the order of any government or public authority.
  3. Any consequential or indirect loss or expenses arising out of or related to any Insured Event, unless otherwise covered in under the policy.
  4. Pregnancy including child birth, miscarriage, abortion or complication arising there from except if arised out of an accident.
- Participation in any naval, military or air force operations

## **11. Claims Procedure**

### **Claim Intimation**

Claim intimation can be done online on our Health Serve Web Portal or by calling at our toll free number 1800 200 4030 or by emailing us at [healthserve@universalsompo.com](mailto:healthserve@universalsompo.com).

- i Within 24 hours from the date of emergency hospitalization required
- ii At least 48 hours prior to admission in Hospital in case of a planned Hospitalization.

### **Cashless Process**

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 within 60 mins for Initial Cashless request & 3 hrs for discharge request on their registered mobile number & Email ID respectively.

### **Cashless Anywhere**

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](mailto:healthserve@universalsompo.com)

## Reimbursement Process

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@universalsampo.com](mailto:healthserve@universalsampo.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.

### Claim Documents submission checklist:

- 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.

## **12. Insurance Act 1938, Section 41- Prohibition of Rebates**

1. 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 or 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 prospectus or tables of the Insurer.
2. Any person making default in complying with the provisions of this section shall be punishable with fine, which may extend to Ten Lakhs rupees.
  - Above Premium is calculated on basis of age of the proposer
  - Rates are excluding GST as applicable
  - Premium paid is eligible for Tax deduction under 80 D of IT Tax Act, 1961 (Tax benefits are subject to change as per tax laws)
  - All premium rates are annual rates in Rs.

For all your service requests e-mail us [at contactus@universalsompo.com](mailto:contactus@universalsompo.com)

**Please Note:** The prospectus contains only an indication of cover offered, for complete details on terms, conditions, coverages and exclusions please get in touch with us or our agent and read policy wordings carefully before concluding a sale. Insurance is a subject matter of solicitation.

Registered & Corp Office: Universal Sompo 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](mailto:contactus@universalsompo.com), website link [www.universalsompo.com](http://www.universalsompo.com)

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