

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	AROGYA SANJEEVANI POLICY, UNIVERSAL SOMPO GENERAL INSURANCE COMPANY	--
2	Policy Number	<< >>	--
3	Type of Insurance Product/Policy	Indemnity	--
4	Sum Insured (Basis) (Along with amount)	Individual & Floater Sum Insured is available under the Policy. Sum Insured Options: 50K to 100L in multiples of 50K	--
5	Policy Coverage (What the policy covers?) (Policy Clause Number/s)	Benefits	D.1 to D.5
		Hospitalization: Expenses incurred on hospitalization for minimum period of 24hours including pre-hospitalization expenses for a period of 30 days and post hospitalization expenses for a period of 60 days.	
		AYUSH Treatment: Expenses incurred on hospitalization under AYUSH Treatment.	
		Cataract Treatment: Expenses incurred for treatment of Cataract, subject to a limit of 25% of Sum Insured or Rs.40,000/-, whichever is lower, per each eye in one policy year.	
		Pre-Hospitalization: Medical Expenses incurred in 30 days before the Hospitalization.	
		Post-Hospitalization: Medical Expenses incurred in 60 days after the hospitalization.	
		Day-Care procedures: Medical Expenses for Day care treatments as listed in Annexure A - List V are covered under the policy.	
		Expenses incurred on dental treatment and Plastic Surgery: Necessitated due to disease or injury.	

		Ambulance Charges: Expenses incurred on road Ambulance subject to a maximum of Rs.2000/- per hospitalization.	
6	Exclusions (What the policy does not cover)	<ol style="list-style-type: none"> Investigation & Evaluation (Code- Excl04) Rest Cure, Rehabilitation and Respite Care (Code- Excl05) Obesity/ Weight Control (Code- Excl06) Change-of-Gender Treatments: (Code- Excl07) Cosmetic or plastic Surgery: (Code- Excl08) Hazardous or Adventure sports: (Code- Excl09) Breach of law: (Code- Excl10) Excluded Providers: (Code-Excl11) Treatment for, Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. (Code- Excl12) 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) 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) Refractive Error:(Code- Excl15) Unproven Treatments:(Code- Excl16) Sterility and Infertility:(Code- Excl17) Maternity Expenses (Code – Excl 18) <p>(Note: the above is a partial listing of the policy exclusions. Please refer to the policy clauses for the full listing)</p>	E.4 to E.18
7	Waiting Period • Time period during which specified diseases/treatments are not covered • It is counted from the beginning of the policy coverage.	<p>1. Initial Waiting Period: (Code- Excl 03) 30 days for all illnesses (not applicable in case of continuous renewal or accidents)</p> <p>2. Specific Waiting Period (Not applicable for claims arising due to an accident): (Code- Excl 02) • 24 months for following diseases/procedures- <ol style="list-style-type: none"> Benign ENT disorders Tonsillectomy Adenoidectomy Mastoidectomy Tympanoplasty </p>	E.a.1, E.a.2 to E.a.3

		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 20. Internal Congenital Anomalies • 36 months for following diseases/procedures 1. Treatment for joint replacement unless arising from accident. 2. Age-related Osteoarthritis & Osteoporosis 3. Pre-existing diseases: (Code- Excl 01) Covered after 36 months	
8	Financial limits of coverage i. Sub-limit (It is a pre-defined limit and the insurance company will not pay any amount in excess of this limit) ii. Co-payments (It is a specified amount/percentage of the admissible claim amount to be paid by policyholder/insured). iii. Deductible (It is a specified amount: - up to which an insurance company will not pay any claim, and	Sub Limit -The policy will pay only up to the limits specified hereunder for the following diseases/procedures: Cataract: Maximum of 25% of SI or Rs.40,000 per eye Modern Treatment: Maximum up to 50% of SI Room/ICU Charges (Hospitalization) a) Room Rent: 2% of the sum insured subject to maximum of Rs.5000/- per day. b) ICU Charges: 5% of sum insured subject to maximum of Rs.10,000/- per day. Co-Payment - In case of a claim, this policy requires you to share the following costs: Expenses exceeding the following Sub-limits 5% on each and every claim applicable under the Policy Deductible -	D.1, D.3, D.6

	- which will be deducted from total claim amount (if claim amount is more than the specified amount) iv. Any other limit (as applicable)	Is not applicable under this Policy.	
9	Claims/Claims Procedures	<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"> Cashless facility: <p>Turn Around Time (TAT) for claims settlement:</p> <ol style="list-style-type: none"> TAT for preauthorization of cashless facility - 1 hr TAT for cashless final bill authorization - 3 hrs <p>Provide the details/web link for following:</p> <ol style="list-style-type: none"> Network Hospital details: Available on website: www.universalsompo.com. Helpline Number: <p>Toll Free Numbers: 1-800-224030 (For MTNL/BSNL Users) or 1-800-2004030, Senior Citizen: 1800-267-4030</p> <p>Landline Numbers: (022) 39133700 (Local Charges Apply)</p> <ol style="list-style-type: none"> Hospitals which are blacklisted or from where no claims will be accepted by insurer: Available on website: www.universalsompo.com. Downloading/getting claim form: Available on website: www.universalsompo.com <ul style="list-style-type: none"> Anywhere Cashless Facility (Non Network Cashless): <p>You can now avail cashless facility from non-network hospitals.</p> <p>To avail the treatment under cashless from non-network hospitals, please find the below steps.</p> <p>Prior Intimation is required for processing cashless from non-network hospitals:</p> <ul style="list-style-type: none"> ➤ 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. 	G

- Mail us at healthserve@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 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 of receipt of last necessary claim document.

10	Policy Servicing	<p>Universal Sampo General Insurance Co. Ltd.</p> <p>Unit No. 601 & 602, 6th Floor, Reliable Tech Park, Thane-Belapur Road, Airoli, Navi Mumbai- 400708</p> <p>Toll Free Numbers: 1800-22-4030 or 1800-200-4030 Senior Citizen toll free number: 1800-267-4030</p> <p>E-mail Address: contactus@universalsompo.com</p> <p>For more details: www.universalsompo.com</p>	F.15
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		Note: Please include Your Policy number for any communication with us.	
11	Grievances/ Complaints	<p>Grievances:</p> <p>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:</p> <p>Step 1: Contact Us</p> <p>Write us at: Customer Service Universal Sampo Insurance Co. Ltd Unit No. 601 & 602, 6th Floor, Reliable Tech Park, Thane- Belapur Road, Airoli, Navi Mumbai, Maharashtra – 400708</p> <p>E- mail Address contactus@universalsompo.com</p> <p>For more details: Toll Free Numbers: 1800-22-4030 or 1800-200-4030 Senior Citizen toll free number: 1800-267-4030</p> <p>Step 2: Grievance Cell</p> <p>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.</p> <p>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</p> <p>E- mail Address: grievance@universalsompo.com</p> <p>For more details: www.universalsompo.com</p> <p>Visit Branch Grievance Redressal Officer (GRO) - Walk into any of our nearest branches and request to meet the GRO.</p>	F.15

- 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 <http://www.gicouncil.in/>, the Consumer Education Website of the IRDAI at

		<p>http://www.policyholder.gov.in, or from any of Our Offices.</p> <p>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.</p> <p>Note: Grievance may also be lodged at IRDAI- https://bimabharosa.irdai.gov.in/.</p> <p>Note: Please refer the Contact details of the Insurance Ombudsman mentioned in Policy wordings under Annexure B section.</p>	
12	Things to remember	<p>1. Free Look cancellation: 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</p> <ul style="list-style-type: none"> 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 person, 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 <p>2. Policy renewal: The policy shall ordinarily be renewable except on grounds of established fraud, non-disclosure or misrepresentation by the insured person.</p> <ul style="list-style-type: none"> i. The Company shall endeavor to give notice for renewal. However, the Company is not under obligation to give any notice for renewal. 	F.12, F.9, F.7&8, F.23, F.13

- 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.

3. Migration and Portability: When your policy is due for renewal, you may migrate to another policy with us or port your policy to another insurer.

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.

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.

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 sixty continuous months under the policy no look back to 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 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>Universal Sampo General Insurance Co. Ltd.</p> <ul style="list-style-type: none"> ➤ Unit No. 601 & 602, 6th Floor, Reliable Tech Park, Thane- Belapur Road, Airoli, Navi Mumbai- 400708 ➤ Toll Free Numbers: 1800-22-4030 or 1800-200-4030 Senior Citizen toll free number: 1800-267-4030 ➤ E-mail Address: contactus@universalsompo.com 	F.1

Declaration by the Policy Holder

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

Place:

Date:

(Signature of the Policy)

Note:

- i. For Product related documents including Customer Information Sheet, kindly refer to the below link: <https://www.universalsompo.com/resources-downloads>
- ii. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.