

**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.

<b>SI No.</b>	<b>Title</b>	<b>Description</b> (Please refer to applicable Policy Clause Number in next column)	<b>Policy Clause Number</b>
1	Name of Insurance Product/Policy	<b>Janata Personal Accident Insurance</b>	--
2	Policy Number	<< >>	--
3	Type of Insurance Product/Policy	• Benefit: Where an Insurance Policy pays a fixed amount under the policy on the occurrence of a covered event.	--
4	Sum Insured (Basis) (Along with amount)	• Individual Sum Insured -Where each member has a separate sum insured under the policy. and<<Individual Sum Insured is available under the Policy as specified under the Schedule.>>	--
5	Policy Coverage (What the policy covers?) (Policy Clause Number/s)	<b>Coverage's</b>  Bodily Injury directly resulting in death or Permanent Total Disablement of the Insured. We shall pay to the Insured Person or his/her legal personal representative/nominee the compensation set forth in Table of Benefits (as percentage of Capital Sum Insured.	<b>Section - D 1-15</b>
6	Exclusions (What the policy does not cover)	<b>Specific Exclusions:</b>  1. Compensation under more than one of the benefits mentioned in Table of Benefits in respect of same period of disablement. 2. Any other payment after a claim under one of the benefits 1 and 2 in Table of benefits has been admitted and becomes payable. 3. Any payment in case of more than one claim in respect of one Insured Person under this Policy during any Period of Insurance by which Our liability in that period would exceed CSI. 4. Payment of compensation in respect of a Permanent Partial Disability or Death /disability as a consequence of/resulting from a) Committing or attempting suicide, intentional self-Injury.	<b>Section - E</b>

		<p>b) Whilst under influence of intoxicating liquor or drugs.</p> <p>c) Drug addiction or alcoholism.</p> <p>d) Whilst engaged in any adventurous sports.</p> <p>e) Committing any breach of law with criminal intent.</p> <p>f) War, Civil War, invasion, act of foreign enemies, revolution, insurrection, mutiny, military or Usurped power, seizure, capture, arrest, restraint, or detainment, confiscation, or nationalisation or requisition by or under the order of any government or public authority.</p> <p>5. Consequential loss of any kind and/or any legal liability</p> <p>6. Death/disability due to pregnancy including childbirth, miscarriage, abortion, or complication.</p> <p>7. Insured participating in any naval, military or air force operations.</p> <p>8. Curative treatments or interventions.</p> <p>9. Venereal or sexually transmitted diseases.</p> <p>10.</p> <p>11. Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For this exclusion, combustion shall include any self-sustaining process of nuclear fission.</p> <p>12. The radioactive, toxic, explosive or the hazardous properties of any nuclear assembly or nuclear component.</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>	Not Applicable	
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 paid by policyholder/insured).</p> <p>iii. Deductible (It is a</p>	<p>Sub limit: It is applicable for Permanent Partial disablement cover up to the percentage of the Sum Insured as specified in the policy schedule.</p> <p>*There is no Co-payment under policy</p> <p>*There is no Deductible applicable under policy</p>	

	<p>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) iv. Any other limit (as applicable)</p>		
9	<p>Claims/Claims Procedures</p>	<p>Upon happening of any Accident and/or Injury which may give rise to a claim under this Policy.</p> <ul style="list-style-type: none"> <li>You shall give us a notice to our call centre immediately and intimate in writing to our Policy issuing office. In case of death, written notice also of death must, unless reasonable cause is shown, be given before internment/ cremation and in any case, within one calendar month after the death, and in the event of loss of sight or amputation of limbs, written notice thereof must also be given within one calendar month after such loss of sight or amputation.</li> <li>All certificates, information and evidence from a Medical Practitioner or otherwise required by Us as mentioned below shall be provided by You.</li> </ul> <p>Following documents shall be required in the event of a claim.</p> <p><b>For Death Claim</b></p> <ul style="list-style-type: none"> <li>Duly filled up claim form</li> <li>Death Certificate</li> <li>Original FIR</li> <li>Original Panchnama</li> <li>Post mortem report</li> </ul> <p><b>For Permanent Total disablement</b></p> <ul style="list-style-type: none"> <li>Duly filled up claims form</li> <li>Original FIR</li> <li>Panchnama</li> <li>Hospitalization Report</li> <li>Hospital discharge card</li> <li>Original Certificate from Doctor of Govt. Hospital stating the degree of disability</li> </ul>	Section - G



### 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  
E- mail Address:  
Insurance Co. Ltd.**

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

**Unit No. 601 & 602, 6<sup>th</sup> Floor, Reliable  
Tech Park, Thane- Belapur Road, Airoli,**

**For more details:**

**Navi Mumbai, Maharashtra – 400708**

[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 incase 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  
E- mail Address:**

**Insurance Co. Ltd.**

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

**Unit No. 601 & 602, 6<sup>th</sup> Floor, Reliable  
Tech Park, Thane- Belapur Road, Airoli,**

**For more details:**

**Navi Mumbai, Maharashtra – 400708**

[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.ciains.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.

12	Things to remember	<p><b>1. 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.</p> <p>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"> <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> </ul> <p><b>2. Policy renewal:</b> 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"> <li>i. The Company shall endeavor to give notice for renewal.</li> <li>ii. Renewal shall not be denied on the ground that the insured had made a claim or claims in the preceding policy years</li> <li>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.</li> <li>iv. No loading shall apply on renewals based on individual claims experience</li> </ul> <p><b>3. Sum Insured Enhancement:</b> Sum Insured can be enhanced only upon renewal, subject to Our underwriter's approval.</p> <p><b>4. Three Months' Notice:</b> We shall give You notice in the event We may decide to revise, modify or withdraw the</p>	
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		<p>product. Such notice shall be given to You at least three months prior the date when such modification or revision or withdrawal comes into effect. We shall adhere to the following:</p> <p>i) In case of modification or revision, the notice given to You shall detail the reasons for such revision or modification, in particular the reason for an increase in premium (if any) and the quantum of such increase.</p> <p>ii) The product shall be withdrawn only after due approval from the Insurance Regulatory and Development Authority. However, if You do not respond to Our intimation in case of such withdrawal, the Policy shall be withdrawn on the renewal date and We shall provide You with an option to migrate to a substitute product offered by Us.</p>	
13	Your Obligations	<p>Please disclose in the proposal form all the diseases, conditions which you are aware at the time of buying the policy. Please disclose 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 style="text-align: center;"><b>Universal Sampo General Insurance Co. Ltd.</b></p> <ul style="list-style-type: none"> <li>➤ Unit No. 601 &amp; 602, 6th Floor, Reliable Tech Park, Cloud City Campus; Gut No-31, , Thane- Belapur Road, Airoli, Navi Mumbai- 400708</li> <li>➤ Toll Free Numbers: 1-800-224030 (For MTNL/BSNL Users) or 1-800-2004030</li> <li>➤ E-mail Address: <a href="mailto:contactus@universalsompo.com">contactus@universalsompo.com</a></li> </ul>	--

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.