





Value Added Benefits

- Dial a Doctor
- Health Educational Library for people (HELP)
- Second Opinion
- Specialist Consultation with Two follow-up sessions
- Wellness Package
- 24*7 Customer service
- Newsletter

<http://www.universalsompo.com/customer-center/aarogyam>



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PEOPLE ARE HAPPIER
 when they are
HEALTHIER.




A joint venture of Indian Bank * Indian Overseas Bank * Karnataka Bank Ltd
 * Dabur Investment Corp * Sompo Japan Insurance Inc




COMPLETE
 HEALTHCARE
 INSURANCE





Choose the plan that fits you best..

We understand everyone's need is different. Hence we help you select a health insurance plan that works for your lifestyle and financial picture.

Disclaimer

This is only a summary of the product features. Please read the policy documents carefully to understand the coverages, exclusions and other terms and conditions of the policy.



ENB/BROCHURE/CH/025/2021 | IRDAI Regd. No. 134 | Regd. Office - Office No 103, First Floor, Ackruti Star, MIDC Central Road Road, Andheri (E), Mumbai - 400093, Maharashtra. | Fax# 022-29211844 | CIN# U66010MH2007PNC166770. | UIN No. UNWHP14003011314 | Email: contactus@universalsompo.com. | Insurance is the subject matter of solicitation. | For more details on risk factors, terms and conditions please read sales documents carefully before concluding a sale.



Coverage's

The policy covers expenses for:

- ✓ Inpatient Hospitalization
- ✓ Medical expenses for 141 Day Care Procedures
- ✓ Domiciliary Treatment
- ✓ Daily Cash for accompanying an insured child less than 12 years
- ✓ Pre & Post Hospitalization of 30 & 60 days respectively
- ✓ Outpatient Treatment cover
- ✓ Convalescence Benefit
- ✓ Organ donor
- ✓ Mother & Child Care Benefits
- ✓ Restore Benefit
- ✓ Dental Treatment (In case of accident)
- ✓ AYUSH Benefit
- ✓ Vaccination
- ✓ Room rent & Doctors fees
- ✓ Emergency Ambulance
- ✓ Spectacles, contact lens, hearing aid

Major Exclusions

The company shall not be liable to make any payments for expenses incurred on:

- ✓ Addictions and substance abuse
- ✓ Adventure Sports/ Professional sports/ Defence operation
- ✓ Birth control
- ✓ Breach of Law with Criminal Intent
- ✓ Circumcision
- ✓ Complementary treatment
- ✓ Cosmetic treatment
- ✓ Developmental delay
- ✓ Eye Sight
- ✓ Infertility
- ✓ Items of Personal Comfort and Convenience

Introduction

While it is important for you to adopt a healthy lifestyle, it is also important to have a health insurance plan which will take care of most of the medical expenses that you may incur.

The Complete Healthcare Insurance comes with comprehensive plans that pays medical expenses incurred in a hospital and also the out-patient charges and various value added services.

Eligibility

- Enrollment age for the members proposed under this Insurance is from 18 Years to 70 Years
- Minimum entry age for dependent children is 91 days
- No medical checkup up to 55 years

TYPES OF PLANS

Individual

Floater

Additional Benefits

Cumulative Bonus: 10% for each claim free year subject to maximum of 50% of basic Sum insured

Health check-up: 1 coupon at the end of every claim free year and 2 coupons in case of family floater- Essential and Privilege Plan.

Restore Benefit: Restoration of Sum Insured (equal to the 100% of Basic Sum Insured) will be automatically available for the Policy Year, If the basic Sum Insured and No Claim Bonus (if any) is exhausted.

Cover for People Living with HIV/ AIDS (PLHA) : Medical Expenses would be covered up to 20% of the Sum Insured and shall be payable If You are diagnosed with HIV/ AIDS and You require Hospitalization as an Inpatient subject to other T & C.

Add- Ons



Personal Accident

By availing this option, we shall pay you, your chosen sum insured, in the event of your accidental death or permanent total disablement on account of accident.



Critical Illness

By availing this option, we shall pay you your chosen Sum insured, in the event that you are diagnosed with or undergoing any of the 11 listed critical illness and / or surgical procedures.



Hospital Cash

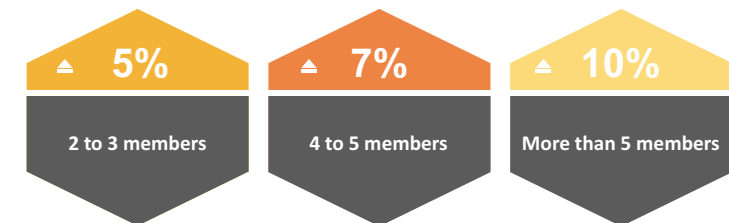
By availing this option, we shall provide you with daily cash for each day as per chosen SI, that you are hospitalized when your hospitalization exceeds 3 days.

Discount

1. Treatment in tiered hospitals:

If you opt for this option you will get 5% discount will be applied if treatment is taken in tiered network and 10% co-pay shall be applicable for taking treatment in non-tiered network.

2. Family discount on individual sum insured:



3. Long Term Discount:

Duration of Policy	Premium to be charged
2 Years	2 year premium in advance less 5% discount
3 Years	3 year premium in advance less 7.5% discount

4. E- Policy Discount:

you can get Rs 110 off if you purchase the policy online.

5. Lifestyle Discount:

2.5 % if you have maintained a healthy lifestyle and already been covered under Group Health Insurance Policy of Your employer.

Plan Option

Essential Rs. 4 lakh, Rs. 5 lakh

Privilege Rs. 6 lakh, Rs. 7 lakh, Rs. 8 lakh, Rs. 9 lakh, Rs. 10 lakh