

Corona Kavach Policy, Universal Sampo General Insurance Company
Prospectus

Introduction

The Covid-19 pandemic has been quite the most far-reaching event of our times presenting a combination of mass health, financial and environmental crises. As a challenge, it is evolving and its aspects and magnitude remain unpredictable.

Scope, Eligibility and Policy Period

➤ **Who can be covered?**

- Minimum entry age: 18 years
- Maximum entry age: 65 years
 - Dependent children (natural or legally adopted)- day 1 to 25 yrs (If the child above 18 years of age is financially independent, he or she shall be ineligible for coverage in the subsequent renewals)

➤ **What Relationships that can be covered under the policy?** Self, legally wedded Spouse, Dependent Children, Parents and Parents-in-law.

➤ **What are Types of the Policy?**

Individual & Floater Sum Insured

➤ **What are Sum Insured options available?**

Rs. 50,000 (fifty Thousand) to 5,00,000 (Five lakh) (in the multiples of fifty thousand).

➤ **What is Category of Cover in the policy?**

The cover shall be made available on Indemnity basis only.

➤ **What is the policy period?**

- Three and half months (3¹/₂ months)
- Six and half months (6¹/₂ months)
- Nine and half months (9¹/₂ months)

➤ **Is there any Discounts in the policy?**

Health Care Worker: 5% discount in premium.

➤ **What are Waiting Periods?**

Expenses related to the treatment of Covid within 15 days from the first policy commencement date shall be excluded.

➤ **Coverage:**

- a) Hospitalization expenses- Medical expenses incurred on hospitalization for Covid for minimum period of 24 hours including pre-hospitalization expenses for a period of 15 days and post hospitalization expenses for a period of 30 days.
- b) Ambulance Charges: Expenses on road Ambulance subject to a maximum of Rs.2000/- per hospitalization.
- c) Home Care treatment expenses-Costs of treatment incurred person on by the on availing treatment at home maximum up to 14 days per admission as per policy terms and conditions including pre-hospitalization expenses for a period of 15 days and post hospitalization expenses for a period of 30 days.
- d) AYUSH Coverage- Medical expenses incurred on hospitalization for Covid under AYUSH Treatment
- e) Hospital Daily Cash (Optional Cover)

➤ **What are the Major exclusions in the policy?**

Following is a partial list of the policy exclusions. Please refer to the policy document for the complete list of exclusions:

- a. Admission primarily for investigation & evaluation
- b. Admission primarily for rest Cure, rehabilitation and respite care
- c. Any claim in relation to Covid where it has been diagnosed prior to Policy Start Date.
- d. Day Care treatment and OPD treatment

Redressal of Grievance

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, 6th Floor, Reliable

Tech Park, Thane- Belapur Road, Airoli,

Navi Mumbai, Maharashtra – 400708

E- mail Address

contactus@universalsampo.com

For more details:

www.universalsampo.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 Sompo General
Insurance Co. Ltd.**

**Unit No. 601 & 602, 6th Floor, Reliable
Tech Park, Thane- Belapur Road, Airoli,
Navi Mumbai, Maharashtra – 400708**

E- mail Address:

grievance@universalsompo.com

For more details:

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 Sompo 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@universalsompo.com

For more details:

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, 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/>.

Note: Please refer the Contact details of the Insurance Ombudsman mentioned in Annexure B.

Notices and Claims

Any notice, direction or instruction given under this Policy shall be in writing and delivered by hand, post, or facsimile to:

- **Address: Universal Sompo General Insurance Co. Ltd**
- Unit No. 601 & 602, 6th Floor, Reliable Tech Park, Cloud City Campus; Gut No-31, Thane- Belapur Road, Airoli, Navi Mumbai- 400708
- Toll Free Numbers:** 1800 267 4030
- **E-mail Address:** contactus@universalsompo.com

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.

Premium (without GST)

Benefit Illustration in respect of policies offered on Individual and family floater basis

Age of the Members Insured (in number of Completed years)	Coverage Opted on Individual Basis covering each member of		Coverage opted on Individual Basis covering multiple members of the family a under single policy (Sum Insured is available for				Coverage opted on family floater basis with overall Sum Insured (Only one sum insured is available for the entire family)			
	Premiu m (Rs.)	Sum Insured (Rs.)	Premiu m (Rs.)	Discou nt (Rs.), if any	Premiu m after discount (Rs.)	Sum Insured (Rs.)	Premium or consolidated premium for all members	Floater discount (Rs.), if any	Premiu m after discount (Rs.)	Sum Insured (Rs.)
41	2,504	5,00,000	2,504	0	0	5,00,000	2,504	1,002	4,006	5,00,000
35	2,504	5,00,000	2,504			5,00,000	2,504			5,00,000
* Illustration - 2 Adult members (Self & Spouse), Policy period of 9½ months	Total Premium for all members of the family is Rs. 5,008/-, when each member covered seperately. Sum Insured		Total Premium for all members of the family is Rs. 5008/-, when they are covered under single policy. Sum Insured available for each family member is Rs. 5,00,000/-				Total Premium when policy opted for family floater basis is Rs. 4006/-, Sum Insured of Rs. 5,00,000/- is available for entire family.			

* Premium exclusive of GST

Policy Period: 3 Months 15 days

Age Band	Sum Insured (in Rs. Lacs)									
	0.5	1	1.5	2	2.5	3	3.5	4	4.5	5
Up to 17 years	85	167	229	260	311	362	465	516	567	619
18 years - 55 years	122	239	327	371	444	518	664	737	811	884
56 years - 65 years	195	383	523	594	711	828	1,062	1,180	1,297	1,414
Above 65 years	366	717	981	1,113	1,333	1,553	1,992	2,212	2,432	2,652

Policy Period: 6 Months 15 days

Age Band	Sum Insured (in Rs. Lacs)									
	0.5	1	1.5	2	2.5	3	3.5	4	4.5	5
Up to 17 years	171	335	458	519	622	725	930	1,032	1,135	1,237
18 years - 55 years	244	478	654	742	888	1,035	1,328	1,475	1,621	1,768
56 years - 65 years	390	765	1,046	1,187	1,422	1,656	2,125	2,359	2,594	2,828
Above 65 years	731	1,434	1,962	2,226	2,665	3,105	3,984	4,424	4,863	5,303

Policy Period: 9 Months 15 days

Age Band	Sum Insured (in Rs. Lacs)									
	0.5	1	1.5	2	2.5	3	3.5	4	4.5	5
Up to 17 years	242	474	649	736	881	1,026	1,317	1,462	1,608	1,753
18 years - 55 years	345	677	927	1,051	1,259	1,466	1,881	2,089	2,297	2,504
56 years - 65 years	552	1,084	1,482	1,682	2,014	2,346	3,010	3,342	3,675	4,007
Above 65 years	1,036	2,032	2,780	3,153	3,776	4,399	5,644	6,267	6,890	7,513

Registered & Corp Office: Universal Sampo 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@universalsampo.com, website link
www.universalsampo.com