

Corona Rakshak Policy, Universal Sampo General Insurance Company
Prospectus

Introduction

This 'Corona Rakshak Policy' is an individual benefit policy seeking to address the financial health problems of individual customers in view of the Covid-19 crisis within the ambit of Regulator-formulated rules and directions.

If during the policy period the Insured Person is diagnosed with COVID and hospitalized for more than seventy-two hours following Medical Advice of a duly qualified Medical Practitioner as per the norms specified by Ministry of Health and Family Welfare, Government of India, the Company shall pay the agreed sum insured towards the Coverage mentioned in the policy schedule.

Scope, Eligibility and Policy Period

➤ **Who can be covered in the Policy?**

- Minimum entry age: 18 years
- Maximum entry age: 65 years

Proposer with higher age can obtain policy for adult members of the family, without covering self.

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

Rs.50,000 (fifty Thousand) to 2,50,000 (Two and half lakh) (in the multiples of fifty thousand) on individual basis.

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

The cover shall be made available on benefit 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)

➤ **What are Waiting Periods?**

15 days from the first policy commencement date.

➤ **What is covered under the Policy? :**

The cover listed below is in-built Policy benefit and shall be available to all insured Persons in accordance with the procedures set out in this Policy.

COVID Cover

Lump sum benefit equal to 100% of the Sum Insured shall be payable on positive diagnosis of COVID, requiring hospitalization for a minimum continuous period of 72 hours.

The positive diagnosis of COVID shall be from a government authorized diagnostic centre.

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

Following is a partial list of the policy exclusions. Please refer to the policy

- a) Admission primarily for investigation & evaluation
- b) Any diagnosis which is not related and not incidental to COVID is not covered in this Policy
- c) Testing done at a Diagnostic center which is not authorized by the Government shall not be recognized under this Policy

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@universalsompo.com

For more details:

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, 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 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@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/>.

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 Sampo General Insurance Co. Ltd.**

Unit No. 601 & 602, 6th Floor, Reliable Tech Park, Cloud City Campus; , 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)

Policy Period: 3 Months 15 days

Age Band	Sum Insured				
	50000	100000	150000	200000	250000
18 years - 55 years	115	231	346	462	577
56 years - 65 years	185	369	554	738	923

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Above 65 years	346	692	1,038	1,385	1,731
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Policy Period: 6 months 15 days

Age Band	Sum Insured				
	50000	100000	150000	200000	250000
18 years - 55 years	231	462	692	923	1,154
56 years - 65 years	369	738	1,108	1,477	1,846
Above 65 years	692	1,385	2,077	2,769	3,462

Policy Period: 9 months 15 days

Age Band	Sum Insured				
	50000	100000	150000	200000	250000
18 years - 55 years	327	654	981	1,308	1,635
56 years - 65 years	523	1,046	1,569	2,092	2,615
Above 65 years	981	1,962	2,942	3,923	4,904

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
