

Critical Illness Insurance Policy PROSPECTUS

With the many uncertainties that we are faced with in life, we would want to secure it by preparing for the unexpected. Critical Illness Insurance can help remove many of your financial worries and concentrate on getting better if you became critically ill.

1. Who can take the Policy?

The Policy can be taken by an Individual for covering himself/herself, his/her spouse, his/her and/ or parents/ parents-in-law

The Sum Insured under the Policy shall be available on individual basis only.

2. Eligibility

For Proposer

- You must be a resident of India
- Entry age for you (the proposer) is 18 years and you can opt for this policy up to the age of 65 years.
- Other eligibility conditions for all persons proposed for insurance under the Policy
- Minimum Entry age: 5 years as on last birthday
- Maximum Entry age Policy : 65 years as on last birthday

Medical Examination

We may ask you or any person proposed for insurance under the Policy to undergo below mentioned medical tests for purpose of consideration of your proposal under following circumstances

- You/ Your family member are/is above 55 years of age as on the last birthday
- On basis of Your declaration in the Proposal Form of Your/ Your family member's medical conditions

S. No	List of Medical tests that You may require to undergo	Sum Insured limits
1	Complete Blood Sugar, Urine, Routine Blood Group, ESR, Fasting Blood, Glucose, S Cholestrol, SGPT, Creatinine	Rs 2,50,000
2	Complete Blood Sugar, Urine, Routine Blood Group, ESR, Fasting Blood, Glucose, S Cholestrol, SGPT, Creatinine, ECG	Rs 5,00,000 ; Rs 7,50,000 and Rs 10,00,000
3	Complete Blood Sugar, Urine, Routine Blood Group, ESR, Fasting Blood, Glucose, S Cholestrol, SGPT, Creatinine, ECG, Lipid Profile, Complete Physical test by a physician	Rs 12,50,000 and Rs 15,00,000
4	Complete Blood Sugar, Urine, Routine Blood Group, ESR, Fasting Blood, Glucose, S Cholestrol, SGPT, Creatinine, ECG, Lipid Profile, Stress test or 2D Echo , Kidney Function Test Complete Physical test by a physician	Rs 17,50,000 and Rs 20,00,000

It is agreed and understood that details in the table above, including the list of medical tests is indicative and we reserve the right to add, to modify or amend these details.

If your proposal is accepted by us, then 50% of the costs incurred in conducting the above mentioned medical tests shall be borne by us.

3. What is covered under the Policy?

If you or any person insured by you suffer any of the listed Critical Illness or undergoes a listed Surgical Procedure during the policy period and while the policy is in force, we will pay the Sum Assured specified as opted by you provided that:

1. Such Critical Illness first occurs or manifests itself during the policy period; and
2. The signs or symptoms of such Critical illness commence after 90 days from the date of commencement of the Policy and
3. You/the Insured Person survives for a minimum period of at least 30 days from the date of diagnosis of such Critical Illness for the claim to be admissible

Critical Illnesses and Surgical Procedure

The coverage shall be up to the Sum Insured as selected by you under the Policy.

- Cancer of specified severity
- First Heart Attack of specified severity
- Open Chest CABG
- Open Heart Replacement
- Coma of Specified Severity
- Kidney Failure requiring regular dialysis
- Stroke resulting in permanent symptoms
- Major Organ /Bone Marrow Transplant
- Motor Neurone Disease with Permanent Symptoms
- Permanent Paralysis of Limbs
- Multiple Sclerosis with persisting symptoms

4. Additional Benefits under the Policy

- Long Term Policy:** Policy terms 1 year to 3 years are available under the policy. The following discounts will be offered if the Policy is taken by paying the appropriate premium for 2 years/ 3 years at once. No installment facility in payment of premium is available to you if you choose to opt for a long term policy,

Duration of policy	Premium to be charged
2 years	2 year premium in advance less 10% discount
3 years	3 year premium in advance less 15% discount

- Wide range of Sum Insureds:** The Policy provides for a wide range of Sum Insured starting from 2.5 Lakh to 20 Lakh Rupees

- iii. **Portability:** If you are insured with some other company's critical illness insurance and you want to shift to us on renewal, you can. Our Portability Policy is customer friendly and aims to achieve the transfer of most of the accrued benefits and makes due allowances for waiting periods etc.

We shall provide You with an option to migrate your existing Critical Illness Insurance Policy with us or any other Indian Insurer to this Policy subject to following conditions

From another company to our Policy

1. If You were insured continuously and without a break under similar Critical Illness health insurance policy with any other Indian General Insurance company, it is understood and agreed that:
 - a) If You wish to exercise the Portability Benefit, We should have received your application with complete documentation at least 21 days before the expiry of your present period of insurance;
 - b) We may revise the premium payable based on the extent of applicability of the Portability Benefit.
 - c) This benefit is available only at the time of renewal of the existing health insurance policy.
 - d) The Portability Benefit shall be applied subject to the following:
 - i) You shall give us all additional documentation and/or information we request; ii) You pay us the applicable premium in full;
 - iii) We may, subject to our medical underwriting, restrict the terms upon which we may offer cover, the decision as to which shall be in our sole and absolute discretion;
 - iv) There is no obligation on us to insure all Insured Persons or to insure all Insured Persons on the proposed terms, even if you have given us all documentation;
 - v) We have received the database and claim history from the previous insurance company for the Insured Persons' in the previous similar Critical Illness health insurance policy.
2. From Our existing health insurance policy covering Critical Illness risks to this Policy, it is understood and agreed that:
 - a) If You wish to exercise the Portability Benefit, we should have received your application before the expiry of your present period of insurance;
 - b) This benefit is available only at the time of renewal of existing similar health insurance policy.
 - c) The Portability Benefit shall be applied subject to the following:
 - i) You shall give us all additional documentation and/or information we request; ii) You pay us the applicable premium in full;
 - iii) We may, subject to our medical underwriting, restrict the terms upon which we may offer cover, the decision as to which shall be in our sole and absolute discretion;
 - iv) There is no obligation on us to insure all Insured Persons or to insure all Insured Persons on the proposed terms, even if you have given us all documentation.

We reserve the right to modify or amend the terms and the applicability of the Portability Benefit in accordance with the provisions of the regulations and guidance issued by the Insurance Regulatory and Development Authority as amended from time to time

iv. **Free Look-up Period:**

The Free Look Period shall be applicable at the inception of the Policy and not on renewals or at the time of porting/migrating the policy.

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The insured shall be allowed a period of thirty days from date of receipt of the Policy to review the terms and conditions of the Policy, and to return the same if not acceptable.

If the insured has not made any claim during the Free Look Period, the insured shall be entitled to

- 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, 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

5. Conditions under the Policy

i. **Premium:** The premium# under the Policy shall be as under

One Year Policy

Age Band	250000	500000	750000	1000000	1250000	1500000	1750000	2000000
5-25 Yrs	902	1624	2233	2924	3509	4020	4678	5263
26-35 Yrs	1096	1973	2713	3551	4261	4883	5682	6392
36-45 Yrs	1643	2957	4065	5322	6386	7317	8515	9579
46-55 Yrs	1889	3400	4675	6119	7343	8414	9791	11015
56-65 Yrs	3459	6226	8560	11206	13447	15408	17930	20171
66-75 Yrs*	5353	9635	13248	17343	20812	23847	27749	31218
76-80 Yrs*	6844	12319	16938	22174	26609	30489	35478	39913
> 80 years*	8213	14783	20326	26609	31931	36587	42574	47896

Two Year Policy

Age Band	250000	500000	750000	1000000	1250000	1500000	1750000	2000000
5-25 Yrs	1714	3086	4243	5556	6667	7638	8888	10000
26-35 Yrs	2082	3749	5155	6747	8096	9278	10796	12145
36-45 Yrs	3122	5618	7724	10112	12133	13902	16179	18200
46-55 Yrs	3589	6460	8883	11626	13952	15987	18603	20929
56-65 Yrs	6572	11829	16264	21291	25549	29275	34067	38325
66-75 Yrs*	10171	18307	25171	32952	39543	45309	52723	59314
76-80 Yrs*	13004	23406	32182	42131	50557	57929	67408	75835
> 80 years*	15605	28088	38619	50557	60669	69515	80891	91002

Three Year Policy

Age Band	250000	500000	750000	1000000	1250000	1500000	1750000	2000000
5-25 Yrs	2571	4628	6364	8333	10001	11457	13332	15000
26-35 Yrs	3124	5623	7732	10120	12144	13917	16194	18217
36-45 Yrs	4683	8427	11585	15168	18200	20853	24268	27300
46-55 Yrs	5384	9690	13324	17439	20928	23980	27904	31393
56-65 Yrs	9858	17744	24396	31937	38324	43913	51101	57487
66-75 Yrs*	15256	27460	37757	49428	59314	67964	79085	88971

76-80 Yrs*	19505	35109	48273	63196	75836	86894	101112	113752
> 80 years*	23407	42132	57929	75836	91003	104273	121336	136504

Premium is exclusive of Service Tax and Education Cess as applicable

* Premium applicable for renewals only

Tax Benefit** : Avail of tax benefit under section 80D of Income Tax Act on the premium paid under the Policy

**Tax Benefit are subject to change as per change in Tax Laws.

ii. Loading on premium

An occupational loading as under may be done if you/ any other person proposed for insurance under the policy fall into following risks categories.

Occupation	Loading (%)
Medium Risks: Builders, Contractors, Engineers engaged in superintending functions only, Veterinary Doctors, Paid Drivers and Persons engaged in occupations of similar hazard and not engaged in manual labour. All persons engaged in manual labour (except those falling under heavy risk), cash carrying employees, Garage and Motor Mechanics, Machine Operators, Drivers of Heavy Vehicles, Professional Athletes and Sportsmen and Wood working Machinist.	15%
Occupational Loading	Loading (%)
Heavy Risks Persons working in underground Mines, Explosive, Magazines, Workers involved in electrical installation with High-tension supply, jockeys, Circus personal, persons engaged in activities like racing on wheels or Horse back, big game hunting, Mountaineering, Winter Sports, Skiing Ice Skating, Ballooning, Hang gliding, River Rafting and Polo playing.	20%

We will inform You about the applicable risk loading through a counter offer letter. You have to revert to Us with consent and additional premium (if any) within 15 days of issuance of such counter letter. In case, You neither accept the counter letter from Us nor revert to Us within 15 days, We shall cancel Your application and refund the premium within next 7 days.

iii. Survival Period: You need to survive for 30 days before benefits under the Policy shall become payable to you.

iv. Cancellation Terms By You

The Insured may cancel this Policy by giving 7 days' written notice, and in such an event, the Company shall refund premium for the unexpired Policy Period as per the rates detailed below.

- If no claim has been made during the policy period, a proportionate refund of the premium will be issued based on the number of unexpired days. The date of cancellation request will be considered as expiry date of coverage
- If the claim has been made in the current policy year, the premium for the remaining policy year(s) will be refunded on cancellation

v. Renewal Terms

The policy shall ordinarily be renewable except on grounds of established fraud or non-disclosure or misrepresentation by the insured person.

- i. The Company will endeavour to give notice for renewal.
- 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

- vi. Sum Insured Enhancement** – Sum Insured can be enhanced only upon renewal, subject to our underwriter's approval.
- vii. TPA and Our Network Providers:** For assisting you during claims related services, we have engaged a Third Party Administrator and we have also tied-up with a lot of hospitals all over India for securing you a cashless claims processing if you so desire.

The details of the TPA and the list of such hospitals empanelled by us (the Network Providers) can be found at our website www.universalsompo.com

- viii. Three Months Notice:** We shall give you notice in the event we may decide to revise, modify or withdraw the 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:
 - 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.
 - 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, subject to portability conditions.

6. What is not covered under the Policy?

- 1. Any Illness, sickness or disease, other than specified as Critical Illness, as mentioned in the Policy schedule, or

2. Any Critical Illness of which, the signs or symptoms first occurred prior to or within Ninety (90) days following the Policy Issue Date or the last Commencement Date, whichever is later, or
3. Any Critical Illness based on a diagnosis made by the you or your Immediate Family Member or anyone who is living in the same household as you or by a herbalists, acupuncturist or other non-traditional health care provider; and
4. Cosmetic or plastic surgery or any elective surgery or cosmetic procedure that improve physical appearance, surgical and non-surgical treatment of obesity (including morbid obesity) and weight control programs, or treatment of an optional nature;
5. Special nursing care, routine health checks or convalescence, Custodial Care, general debility, lethargy, rest cure;
6. Any investigation(s) or treatments not directly related to a Covered Illness or Covered Injury or the conditions or diagnosis necessitating hospital admission;
7. Any payment in case of more than one claim under the Policy during any one period of insurance by which the maximum liability of the Company in that period exceeds the Sum Insured.
8. Pre-existing diseases will not be covered until 36 months of continuous coverage have elapsed, since inception of the first Policy with us; but:
 - A. If You are presently covered and have been continuously covered without any break under:
 - i) any other similar health insurance plan covering critical illness risks from Us or from any other insurer, then, Pre-existing diseases exclusion of the Policy stands deleted and shall be replaced entirely with the following:
 - a) The waiting period for all Pre-existing diseases shall be reduced by the number of Your continuous preceding years of coverage under the previous similar health insurance policy covering critical illness risks;
AND
 - b) If the proposed Sum Insured for you is more than the Sum Insured applicable under the previous similar health insurance policy covering critical illness risks, then the reduced waiting period shall only apply to the extent of the Sum Insured under the previous similar health insurance policy.
 - B. The reduction in the waiting period specified above shall be applied subject to the following:
 - i. We will only apply the reduction of the waiting period if we have received the database and claim history from the previous Indian insurance company (if applicable);
 - ii. We are under no obligation to insure all Insured Persons or to insure all Insured Persons on the proposed terms, or on the same terms as the previous similar health insurance policy covering critical illness risks even if you have submitted to Us all documentation

- iii. We shall consider only completed years of coverage for waiver of waiting periods. Policy Extensions if any sought during or for the purpose of porting insurance policy shall not be considered for waiting period waiver

9. Payment of compensation in respect of Illness resulting –

- a. From intentional self-injury, suicide or attempted suicide.
- b. Due to liquor or drugs or other intoxicants.
- c. Emotional distress
- d. Whilst engaging in aviation or ballooning whilst mounting into, dismounting from or travelling in any aircraft or balloon other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world.
- e. Directly or indirectly, caused by venereal disease, AIDS or insanity.
- f. Arising or resulting from committing any breach of law with criminal intent or participating in an actual or attempted felony, riot, crime, misdemeanour or civil commotion.
- g. Due to war or ionising radiation or nuclear perils.
- h. Whilst working in underground mines or explosive mines, electric installation with high tension supply, or as jockey or circus personnel or any such occupations of similar hazard.
- i. Congenital Anomalies or any complications or conditions arising therefrom; or

10. Any treatment not performed by a Physician or that is Unproven/ Experimental treatment.

11. Circumcision, cosmetic or aesthetic treatments of any description change of life surgery or treatment, plastic surgery (unless necessary for the treatment of Illness or accidental Bodily Injury as a direct result of the Insured Event and performed within 6 months of the same).

12. Naval or military operations of the armed forces or air force and participation in operations requiring the use of arms or which are ordered by military authorities for combating terrorists, rebels and the like.

13. All kind of Alternate Treatment

14. Consequential losses of any kind, be they by way of loss of profit, loss of opportunity, loss of gain, business interruption, market loss or otherwise, or any claims arising out of loss of a pure financial nature such as loss of goodwill or any legal liability of any kind whatsoever.

11. 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:

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**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 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@universalsampo.com

For more details:

www.universalsampo.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/>.

7. Claims Procedure:

Claim Intimation

Claim intimation can be done online on our Health Serve Web Portal or by calling at our toll free number 1800 200 4030 or by emailing us at healthserve@universalsampo.com.

- i Within 24 hours from the date of emergency hospitalization required
- ii At least 48 hours prior to admission in Hospital in case of a planned Hospitalization.

Reimbursement Process

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@universalsampo.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 FloorC-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 from date of Submission of claim

Claim Documents:

For speedy processing for your claim, please ensure the submission of all required documents within specified time.

- I. Claim form duly filled and signed by the Insured
- II. Certificate from attending medical practitioner mentioning the first symptoms and date of occurrence of ailment.
- III. All treatment papers of current ailment including previous treatment papers if any.
- IV. Attested copy of claim documents along with settlement letter from Primary Insurer in case original documents submitted to another Insurer.
- V. Discharge Card from the hospital, Indoor Case Papers.
- VI. All medical Investigation reports (viz. X-ray, ECG, Blood test etc).
- VII. Hospital bill and receipts.
- VIII. Bills of chemist, medical practitioner, medical investigation, etc. supported by the doctor's prescription.

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- IX. NEFT details and Personalized cancelled cheque/ Passbook copy in the name of proposer for electronic fund transfer.
- X. Valid Photo ID Proof of the patient.
- XI. For accident Cases: MLC (Medico Legal Certificate) / FIR (First Information report).
- XII. Copy of latest valid address proof of proposer like electricity bill, water bill or telephone bill or updated bank statement along with copy of PAN card & Aadhaar Card as per AML/KYC Norms.

The above list of documents is indicative. In case of any further document requirement, Our Health Serve team will contact you on receipt of your claim documents by us.

INSURANCE ACT 1938 SECTION 41- Prohibition of Rebates

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 of 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 a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.

Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to ten lakhs rupees

Please note: The prospectus contains only an indication of cover offered, for complete details on terms, conditions, coverages and exclusions please get in touch with us or our agent and read policy wordings carefully before concluding a sale. Insurance is a subject matter of solicitation. **Universal Sampo General Insurance Co. Ltd.**

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@universalsompo.com, website link www.universalsompo.com