

## GROUP DOMESTIC TRAVEL INSURANCE PROSPECTUS

### I. INTRODUCTION

Travel Insurance safeguards policyholders and insured persons against financial concerns during their travel, encompassing income protection, medicinal expenses, Loss of Baggage and Personal Effects, personal liability and inconveniences. Understanding the comprehensive features, benefits, and importance of insurance policies is crucial.

Universal Sampo General Insurance offers customers the following benefits:

- Extensive coverage limits for Sum Insured
- Convenient & Transparent buying Process
- Fast & Efficient Claim Settlement to minimize inconvenience.

### II. ELIGIBILITY

- 1) Age Eligibility – Adults: 18 to 100 years, Child: From 01 Day to 23 years
- 2) The policy will be issued on Individual and/or Family Floater Basis.
- 3) Family Definition – Self, Spouse, Dependent Children (up to the age of 23 years) and Dependent Parent(s)
- 4) This policy has Base Coverages & Optional Coverages. Coverages of these plans are pre-defined.
- 5) Policy Period – Up to 365 days

### III. BENEFITS:

#### A. BASE COVERAGE:

##### 1. Accidental Death Benefit:

If an Insured Person suffers an Injury due to an Accident that occurs during the Travel Period and Injury solely and directly results in the Insured Person's death within 365 days from the date of the Accident, we will pay the Sum Insured.

##### 2. Permanent Total Disability:

If an Insured Person suffers an Injury due to an Accident that occurs during the Travel Period and that Injury solely and directly results in the Permanent Total Disability of the

Insured Person which is of the nature specified in the table below, within 365 days from the date of the Accident, we will pay the Sum Insured.

<b>Table of Losses</b>
Total and irrecoverable loss of sight in both eyes
Loss by physical separation or total and permanent loss of use of both hands or both feet Loss by physical separation or total and permanent loss of use of one hand and one foot Total and irrecoverable loss of sight in one eye and loss of a Limb
Total and irrecoverable loss of hearing in both ears and loss of one Limb/ loss of sight in one eye
Total and irrecoverable loss of hearing in both ears and loss of speech
Total and irrecoverable loss of speech and loss of one Limb/ loss of sight in one eye
Permanent, total and absolute disability (not falling under any one the above) which results in the Insured Person being unable to engage in any employment or occupation or business for remuneration or profit, of any description whatsoever which results in Loss of Independent Living
Loss by physical separation or total and permanent loss of use of both hands or both feet Loss by physical separation or total and permanent loss of use of one hand and one foot Total and irrecoverable loss of sight in one eye and loss of a Limb
Total and irrecoverable loss of hearing in both ears and loss of one Limb/ loss of sight in one eye
Total and irrecoverable loss of hearing in both ears and loss of speech
Total and irrecoverable loss of speech and loss of one Limb/ loss of sight in one eye

### 3. Permanent Partial Disability:

If an Insured Person suffers an Injury due to an Accident that occurs during the Travel Period and that Injury solely and directly results in the Permanent Partial Disability of the Insured Person which is of the nature specified in the table below within 365 days from the date of the Accident, we will pay the amount specified in the table below:

<b>Nature of Permanent Partial Disability</b>		<b>Percentage of the Sum Insured payable</b>
i.	Total and irrecoverable loss of sight in one eye	50%
ii.	Loss of one hand or one foot	50%
iii.	Loss of all toes - any one foot	10%
iv.	Loss of toe great - any one foot	5%
v.	Loss of toes other than great, if more than one toe lost, each	2%

vi.	Total and irrecoverable loss of hearing in both ears	50%
vii.	Total and irrecoverable loss of hearing in one ear	15%
viii.	Total and irrecoverable loss of speech	50%
ix.	Loss of four fingers and thumb of one hand	40%
x.	Loss of four fingers	35%
xi.	Loss of thumb- both phalanges	25%
xii.	Loss of thumb- one phalanx	10%
xiii.	Loss of index finger-three phalanges	10%
xiv.	Loss of index finger-two phalanges	8%
xv.	Loss of index finger-one phalanx	4%
xvi.	Loss of middle/ring/little finger-three phalanges	6%
xvii.	Loss of middle/ring/little finger-two phalanges	4%
xviii.	Loss of middle/ring/little finger-one phalanx	2%

#### 4. Personal Accident (Common Carrier)

If an Insured Person suffers an Injury due to an Accident that occurs during the Travel Period while the Insured Person is travelling as a ticketed passenger on a Common Carrier and that Injury solely and directly results in the Insured Person's death or permanent total disability within 365 days from the date of the Accident, we will pay the amount specified in the Certificate of Insurance.

#### 5. Emergency Medical Expenses Reimbursement

If an Insured Person suffers an Illness during the Travel Period and that Illness solely and directly requires the Insured Person to be Hospitalized during the Travel Period, then We will reimburse the costs incurred on Medical Expenses up to limit specified in the Schedule/ Certificate of Insurance.

#### 6. Accidental Medical Expenses

If an Insured Person suffers an Injury during travel period due to an Accident which solely and directly requires the Insured Person to be Hospitalized or undergo Day Care Treatment, then we will reimburse up to the Sum Insured.

#### 7. OPD Treatment

If an Insured Person incurs any medical expenses during the Travel Period as an Outpatient Treatment for any of the treatments/tests/consultations, then we will reimburse up to the Sum Insured mentioned in the Schedule/ Certificate of Insurance.

## **8. OPD Treatment (Accident Only)**

If an Insured Person incurs an Injury due to an Accident that occurs during the Travel Period and that Injury solely and directly requires the Insured Person to undergo OPD Treatment for any of the treatments/ tests/ consultations up to Sum Insured specified in the Certificate of Insurance.

## **9. Hospital Daily Allowance:**

If an Insured Person suffers an Illness or Injury during the Travel Period then we will pay the daily allowance amount specified in the Schedule/ Certificate of Insurance, for each continuous and completed period of 24 hours of Hospitalization.

## **10. Trip Cancellation**

If an Insured Person's trip is cancelled due to prior to commencement of it then we will reimburse the Non-refundable Travel Tickets cost up to the Sum Insured specified in the Schedule / Certificate of Insurance.

## **11. Trip Delay**

If an Insured Person's journey on a Scheduled Common Carrier is delayed beyond its scheduled departure or scheduled arrival time during travel period due to inclement weather, strike with common carrier, equipment failure of the common carrier, then we will reimburse any expenses for meals and lodging.

Compensation for such delay shall be payable provided the actual departure / arrival of the Common Carrier happens after the application of Time Deductible on the Scheduled Departure or Schedule Arrival time as specified in Schedule/ Certificate of Insurance.

## **12. Missed Common Carrier**

If an Insured Person misses the Common Carrier through which Trip would have commenced, then we will reimburse the Non-refundable travel ticket costs or Fixed Benefit as specified in the Schedule/ Certificate of Insurance.

## **13. Loss of Baggage and Personal Effects**

We will reimburse the cost of replacement of the baggage and its contents and/or Personal Effects up to the Sum Insured for the loss of an entire piece of the baggage and/or Personal Effects due to circumstances beyond Insured Person's control at the planned destination. The baggage and its contents and/or Personal Effects must be owned by and accompanied by the Insured Person during Travel period.

#### **14. Damage to Baggage**

If an Insured Person incurs an expense to repair the Damage occurred to Insured Persons baggage during the Travel period, then we will reimburse the expenses incurred subject to deductible only for those losses that are Reasonable and Customary Charges.

#### **15. Evacuation (Medical & Catastrophe)**

We will reimburse the costs incurred for the air or surface transportation of the Insured Person during the Travel Period (and an attending Medical Practitioner if it is certified in writing as being medically necessary) including costs incurred for medical care during such transportation.

#### **16. Repatriation of Mortal Remains**

We will reimburse the expenses incurred for transportation of mortal remains from the place of death to the residence of the Insured Person up to limits mentioned in Schedule/ Certificate of Insurance.

#### **17. Emergency Hotel Requirement**

If an Insured Person stays in a hotel due to the Insured Person or any Immediate Relative travelling with the Insured Person suffering Injury in an Accident or Illness or Hospitalization during the Travel Period, then we will reimburse the costs up to the limit specified in the Schedule/ Certificate of Insurance.

#### **18. Checked in Baggage Delay**

We will pay a benefit amount if Insured Person's Checked-in Baggage is delayed or misdirected by Common Carrier for more than the number of consecutive hours as mentioned in the schedule/ Certificate of Insurance from the time Insured Person arrives at the destination stated on his ticket during Travel period. We will reimburse the non-refundable cost of an entire piece of Checked-In Baggage and its contents, held in the care, custody, and control of the Common Carrier, due to Theft or misdirection by the Common Carrier or due to non- delivery at its destination during Insured Journey whilst on Trip. Insured Person must be a ticketed passenger on the Common Carrier.

#### **19. Hotel Cancellation**

We will reimburse Non-refundable Hotel cost up to the Sum Insured as specified in the Schedule/ Certificate of Insurance due to any event of cancellation of the Insured Person's Hotel booking prior to commencement of trip.

## **B. OPTIONAL COVERS:**

### **1. Compassionate Visit**

We will reimburse the amount incurred on tickets on a Common Carrier for an Immediate Relative of the Insured Person to travel to the place of Hospitalization of the Insured Person hospitalized due to Accident during the Coverage Period up to the limit specified in the Schedule/ Certificate of Insurance.

### **2. Fire and Allied Perils (Home Building & Contents)**

We will reimburse any actual loss incurred up to the limit specified in the Certificate of Insurance during the Travel Period towards the damage to the property of the insured due to fire and allied perils.

### **3. Key Replacement**

The Company will pay the Insured Person for replacing the, keys of Residence and/or the keys of the vehicle, which the Insured Person owns, and are lost or stolen whilst on Trip provided that such keys are carried in person by the Insured Person whilst on Trip.

### **4. Electronic Equipment Cover**

We will reimburse the actual loss incurred up to the amount specified in the Schedule/ Certificate of Insurance in relation to the permanent and total loss of the Insured Person's Portable Electronic Equipment due to any Accidental damage, loss or theft during the Travel Period.

### **5. Return of Minor Child**

We will reimburse up to the sum insured specified in Schedule / Certificate of Insurance for the Insured Person's Child who does not have any other adult accompanying other than Insured Person.

### **6. Assistance Services**

We will arrange a service as mentioned in the Schedule/ Certificate of Insurance for the Insured Person up to the specified limits during travel period.

#### **1. Doctor on Call**

Online doctor consultations through app can be arranged if availed under the Policy.

## **2. Medical Assistance Services**

When Insured Person get into circumstances that require medical attention, such as an unfortunate accident, or simply first aid: our ground assistance connects you to the nearest medical response team as well as guides to reach your nearest hospital and to any additional medical assistance you require.

## **3. Legal assistance**

The company would arrange an Assistance to seek legal advice in case of any emergency within travel period for the Insure Person.

## **4. Medical E- Opinion**

The company will Cover the Opinion through online doctor consultations in case of any emergency and if covered under the Policy.

## **5. Delivery of Essential Medicine**

We would arrange for an essential medicine if required during the Travel Period and opted under the Policy.

## **6. Trip Support/Information (General Assistance)**

Any information you require while travelling can be provided to you through our active call services. In addition, we are always available to provide you with the current news, suggestions, and additional guidance to make your travel enjoyable and convenient (if required).

**Transit assistance:** When you are in transit through air, road, or rail, we navigate you through possibly confusing situations, and help you receive the best information and direction to solve your distress.

**Theft:** In a situation where you are a victim of theft, our ground assistance helps you file a First Information Report at the nearest police station, and guides you to a convenient point of solution (if opted & required).

## **7. Home Care Assistance (Nurse at home arrangement)**

Nursing and attendant services can be arranged within Travel period for the family back at home in case you are travelling.

## **8. Arrangement of Parent Accommodation**

The Company will arrange a Hotel accommodation for Parents in case of any Accident / illness required Insured Person to be hospitalized and Treating Medical Practitioner has advised to parents to be available with Insured Person.

## **9. Emergency Document Delivery**

The company would arrange to deliver important documents to be delivered at Insured person's place in travel period in case of an Accidental / Medical emergency or for the reason specified in the Policy.

## **10. Emergency travel assistance**

In case of wallet lost, assistance / arrangements can be done for hotel booking and flight bookings.

## **11. Short term RSA cover**

We will provide an RSA cover for family back at home when Insured Person is on Trip.

## **12. Pet cover**

We would arrange a service to take care of Pet when Insured Person is on Trip.

## **13. Travel and weather alerts**

Alerts that may affect your trip would be given when Insured person is on Trip.

## **7. Loss of Tickets**

If an Insured Person incurs the cost of regeneration of Ticket / Rearrangement of Duplicate ticket for the loss or damage to Original ticket due to following reasons of the Insured Person for which he/she would be travelling and the same would be impacted due to this loss, then we will reimburse the amount specified in the Schedule/ Certificate of Insurance.

- i. Loss of ticket due to Accident
- ii. Loss of Ticket due to Proven Theft
- iii. Occurrence of a Catastrophe

## **8. Personal Liability**

We will reimburse any actual legal liability, including Defence Costs, incurred by the Insured Person in his/her private capacity to pay damages to a third party arising out of the third party's death, Injury or property being damaged during the Travel Period up to the limit specified in the Certificate of Insurance.

## **9. Trip Interruption**

We will reimburse the expenses incurred towards Non-refundable travel costs and / or accommodation costs up to the Sum Insured following shortening and / or alteration of the Trip/Trip Interruption.

## **10. Hijack**

We will pay distress allowance per Day up to the maximum number of days as specified in the Schedule/ Certificate of Insurance to Insured Person if the Common Carrier in which the Insured Person is travelling has been hijacked during the course of an Insured Journey whilst on a Trip.

## **11. Ambulance Transportation Cover**

If an Insured Person suffers an Injury due to an Accident and such Injury requires the Insured Person to be transported to the Hospital by an Ambulance, then we shall reimburse the costs incurred for Ambulance up to the limit specified in the Schedule/ Certificate of Insurance.

## **12. Pre-Existing Disease Waiver**

On additional payment, waiting period applicable on Pre-existing disease for each Insured Person before benefits are payable under the Policy is:

[The Insured will have the choice of choosing between a) OR b)]

- a) Waived off OR
- b) Modified to 24 Months

## **13. Physiotherapy**

If an Insured Person is been recommended for Physiotherapy sessions by the attending Physician/Surgeon and we have accepted Insured Person's Accidental Medical Expense, Inpatient

Claim in this Policy, then we will reimburse up to sum insured as specified in the Schedule/ Certificate

of Insurance only immediately following the Insured Persons discharge/ Treatment from Hospital. Physiotherapy sessions should start within 1 month from the date of Incident up to maximum sessions stated in the Policy Schedule.

#### **14. Dependent Child Education**

We will reimburse up to sum insured as specified in the Schedule/ Certificate of Insurance towards Education Fees to the Child / Children who is a full-time student in any Institution at the time of such valid Claim under Accidental Death. The Benefit would be payable towards 2 Children.

#### **15. Missed Event**

We will reimburse the loss incurred towards hotel and Travel Ticket cancellation by Insured Person for missing the planned event due to Illness and / or Injury, death, Occurrence of a Catastrophe, Mass bandhs or widespread Strikes acknowledged / published by Public Authority, Cancellation caused by Government regulations or control and Any amount which will be paid or refunded by the Common Carrier, hotel.

#### **16. Emergency Cash**

We will reimburse the actual loss incurred in relation to the permanent and total loss of the Insured Person's travel funds due to any pilferage, theft, loss, robbery or dacoity during the Travel Period.

#### **17. Travel with Pet**

If an Insured Person is travelling with his/her pet as detailed in the Schedule / Certificate of Insurance during the Travel Period, then we will reimburse the expenses incurred on the medical treatment of the Insured Person's pet, if the pet suffers an Injury due to an Accident during the Travel Period and the costs incurred on additional travel and accommodation expenses by the Insured Person if the Insured Person's journey is cancelled or curtailed due to the Insured Person's pet suffering death or an Injury due to an Accident, during the Coverage Period.

#### **18. Inconvenience due to Non-Confirmed Ticket**

We will pay the amount specified in the Schedule/ Certificate of Insurance if the Insured Person's Waiting List Ticket is not confirmed prior to the scheduled departure by the Common Carrier.

This coverage will be payable provided that the Insured Person provides Us with proof of the non- confirmation of the waiting ticket or the same is available to us directly from a reliable source in the public domain.

We shall not be liable to reimburse any expenses under this coverage for:

- a. Any cancellation of the journey by the Insured Person.
- b. Any cancellation of the travel bookings by the Common Carrier.

Waiting List Ticket means that the passenger is on the waiting list and may not get a seat in the Common Carrier.

## **19. Pre-Hospitalization**

We will reimburse the pre-hospitalization medical expenses incurred, related to an admissible hospitalization requiring inpatient care during the Travel Period, for a fixed period as opted for by the insured and as specified in the Schedule/ Certificate of Insurance.

## **20. Post-Hospitalization**

We will reimburse the post-hospitalization medical expenses incurred, related to an admissible hospitalization requiring inpatient care during the Travel Period, for a fixed period as opted for by the insured and as specified in the Schedule/ Certificate of Insurance.

## **21. EMI Protection**

We will pay the outstanding EMI of the Insured Person up to the limit specified in the Schedule/ Certificate of Insurance in case he / she is hospitalized as an inpatient due to injury/illness within Travel period and the hospitalization is continued for more than <<7 days>>. In this case We would pay an EMI for the <<due month>>. Insured Person can opt the number of EMI's to be covered under the Policy. For the term loan EMI would be payable as per pro-rata.

## **22. Income Protection**

We will pay towards the Income loss of the Insured Person for the period, he/she is hospitalized due to injury / illness which directly/indirectly impacting the loss of Income.

Proven declared Income of subsequent months would be considered to estimate the Loss.

## **23. Loss of Checked-in Baggage**

We will reimburse the actual loss up to the limit specified in the Certificate of Insurance incurred towards the permanent and total loss or destruction of the Insured Person's

Checked-in Baggage, by the Common Carrier on which the Insured Person was travelling as a passenger, during the Travel Period.

#### **24. Replacement and Rearrangement**

We will reimburse expenses incurred for replacement and rearrangement of Business companion to complete the original business purposes. Expenses covered under this benefit is the cost incurred in -

1. To and fro fare of the replacement of the Insured Person who will perform the duties which were being undertaken by the Insured Person. Such to and fro fare will be from place of residence of such a replacement to the place where Insured Person was working.  
Or,
2. To and fro fare of the Insured Person from the place where Insured Person was working to return to his Usual Place of Residence.

**Note:** The Benefits specified above shall be subject to the terms and conditions of this Policy, and you are advised to read the policy for a full description of the terms, conditions and provisos applicable to each of the Benefits specified above.

#### IV. BENEFITS SUMMARY

**Table: Details of Cover:**

Benefit number as per Wordings	Name of the Benefit
<b>BASE COVERAGES</b>	
1.	Accidental Death Benefit
2.	Permanent Total Disability
3.	Permanent Partial Disability
4.	Personal Accident (Common Carrier)
5.	Emergency Medical Expenses Reimbursement
6.	Accidental Medical Expenses
7.	OPD Treatment
8.	OPD Treatment (Accident Only)
9.	Hospital Daily Allowance
10.	Trip Cancellation
11.	Trip Delay
12.	Missed Common Carrier
13.	Loss of Baggage and Personal Effects
14.	Damage to Baggage
15.	Evacuation (Medical & Catastrophe)
16.	Repatriation of Mortal Remains
17.	Emergency Hotel Requirement
18.	Checked in Baggage Delay
19.	Hotel Cancellation
<b>OPTIONAL COVERS</b>	
1.	Compassionate Visit

2.	Fire and Allied Perils (Home Building & Contents)
3.	Key Replacement
4.	Electronic Equipment Cover
5.	Return of Minor Child
6.	Assistance Services
7.	Loss of Tickets
8.	Personal Liability
9.	Trip Interruption
10.	Hijack
11.	Ambulance Transportation Cover
12.	Pre-Existing Disease Waiver
13.	Physiotherapy
14.	Dependent Child Education
15.	Missed Event
16.	Emergency Cash
17.	Travel with Pet
18.	Inconvenience due to Non-Confirmed Ticket
19.	Pre-Hospitalization
20.	Post-Hospitalization
21.	EMI Protection
22.	Income Protection
23.	Loss of Checked-in Baggage
24.	Replacement and Rearrangement

## V. DISCOUNTS:

- a. **Group Size Discount:** The discount is given in lieu of the saving on expenses in large group policies. Group size-based discount is as follows:

Group Size	Group Discount
Up to 50 persons	0.0%
51 – 100 persons	2.5%
101 – 200 persons	5.0%
201 – 500 persons	7.5%
501 – 1000 persons	10.0%
1001 – 1500 persons	12.5%
1501 – 2500 persons	15.0%
2501 – 5000 persons	17.5%
Above 5000 persons	20.0%

- b. **Direct Policy Discount:** 10% discount on the applicable premium for customers approaching the Company directly without any intermediary. The discount passes on the expense savings following a direct mode of policy issuance without any intermediation to customer.

## VI. EXCLUSIONS:

### A. Standard Exclusions:

#### 1. Pre-Existing Diseases (Code- Excl 01):

- Expenses related to the treatment of a pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of 36 months of continuous coverage after the date of inception of the first policy with us.
- In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
- If the Insured Person is continuously covered without any break as defined under the portability norms of the extant IRDAI (Health Insurance) Regulations, then waiting period for the same would be reduced to the extent of prior coverage.
- Coverage under the policy after the expiry of 36 months for any pre-existing disease is subject to the same being declared at the time of application and accepted by us.

### B. Specific Exclusions

We shall not be liable to make any payment for any claim under the Policy in respect of an Insured Person, directly or indirectly for, caused by, arising from or in any way attributable

to any of the following, except were provided to the contrary under any Benefit(s) within the Policy:

- a. Suicide or attempted suicide, intentional self-inflicted Injury or acts of self-destruction, whether the Insured Person is medically sane or insane.
- b. Medical or surgical treatment except as necessary solely and directly as a result of an Accident.
- c. Certification of disability by a Medical Practitioner who shares the same residence as the Insured Person or who is a member of the Insured Person's family.
- d. Death, disability or illness directly or indirectly caused by or associated with any venereal disease or sexually transmitted disease.
- e. Death, disability or illness resulting directly or indirectly, contributed or aggravated or prolonged by childbirth or from pregnancy or a consequence thereof including ectopic pregnancy unless specifically arising due to Accident.
- f. Death, disability or illness caused by participation of the Insured Person in any flying activity, except as a bona fide passenger on a public aircraft, which is operating under a valid license from the relevant authority for the transportation of passengers.
- g. Death, disability or illness or Injury arising from or caused by ionizing radiation or contamination by radioactivity from any nuclear fuel (explosive or hazardous form) or resulting from or from any other cause or event contributing concurrently or in any other sequence to the loss, claim or expense from any nuclear waste from the combustion of nuclear fuel, nuclear, chemical or biological attack.
- h. Any change of profession after inception of the Policy which results in the enhancement of Our risk under the Policy, if not accepted and endorsed by Us on the Certificate of Insurance.
- i. Any journey where the Insured Person is travelling as a commercial driver, operator or crew member in, or carrying out any testing or repairs on a Common Carrier.
- j. Any intentional illegal or unlawful act or confiscation, detention, destruction by customs or other authorities or any breach of government regulation.
- k. Any failure to take reasonable precautions to avoid a claim under the Policy following a mass media or government issued warning.
- l. Any event arising from or caused due to use, abuse or a consequence or influence of an abuse of any substance, intoxicant, drug, alcohol or hallucinogen.
- m. Any breach of law or participation of the Insured Person in an actual or attempted felony, riot, crime, misdemeanour or civil commotion with criminal intent.
- n. Any act of foreign invasion, act of foreign enemies, hostilities, warlike operations (whether war be declared or not or while performing duties in the armed forces of any country during war or at peace time), and participation of the Insured Person in any naval, military or air-force operation, civil war, public defence, rebellion, revolution, insurrection, military or usurped power.
- o. Engaging in any Hazardous Activities, testing of any kind of Common Carrier, engaging in manual work during a journey, engaging in any offshore work activity, mining, tunnelling or any work involving electrical installation with high tension supply, aerial

photography, ammunition, explosives, firearms or flight duty, except as a fare-paying passenger.

- p. Any journey commenced when You are not fit to travel or are travelling against the advice of a Medical Practitioner.
- q. Any journey commenced to obtain medical care, treatment or advice of any kind whether this is the sole purpose of Your journey or not.
- r. Chemical attack or weapons means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing any Illness, incapacitating disability or death.
- s. Biological attack or weapons means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) microorganisms and/or biologically produced toxins (including genetically modified organisms and chemically synthesized toxins) which are capable of causing any Illness, incapacitating disability or death.
- t. Any generally excluded non-medical expenses as specified in the Terms and Conditions.

**Note:** The policy exclusions are subject to the policy terms and conditions, and you are advised to read the policy for a full description of the terms and conditions thereto.

## VII. CLAIMS PROCEDURE:

- On the occurrence of or discovery of any event which may give rise to a claim under this Policy, We or Our Assistance Service Provider shall be provided with the necessary information and documentation as indicated in the Policy Wording, in respect of the claim as soon as reasonably practicable and in any event, within 30 days of the occurrence of the event giving rise to a claim under the Policy.
- For any claims related assistance, notification of claim and submission of claim related documents, Insured person can contact us through our nearest office ( for office address please visit website [www.universalsompo.com](http://www.universalsompo.com) ) Or call our 24/7 Customer Care number 1800-22-4030, 1800-200-4030 or write to us at : [healthserve@universalsompo.com](mailto:healthserve@universalsompo.com).

## VIII. CONTACT US

You can reach Us through any of the following methods:

1. **Call Us on Our toll-free number:** 1-800-224030 (For MTNL/BSNL Users) or 1-800-1024030 or 1-8002004030
2. **Write to us on at:** [contactus@universalsompo.com](mailto:contactus@universalsompo.com).
3. **Visit Our website:** [www.universalsompo.com](http://www.universalsompo.com).

You can send Your grievance in writing by post or email to Our Grievance Redressal Officer at the following address: **Grievance cell**

Unit No. 601 & 602, 6th Floor, Reliable Tech Park, Cloud City Campus; Gut No-31, Mouje Elthan, Thane- Belapur Road, Airoli, Navi Mumbai- 400708.

OR

Send an e Mail at [grievance@universalsompo.com](mailto:grievance@universalsompo.com)

For details of grievance officer, kindly refer the link [www.universalsompo.com](http://www.universalsompo.com).

## **IX. RENEWAL CONDITIONS**

- **Free Look Period** - You have a period of 30 days from the date of receipt of the Policy document to review the terms and conditions of this Policy. If You have any objections to any of the terms and conditions, You have the option of cancelling the Policy stating the reasons for cancellation and You will be refunded the premium paid by You after adjusting the amounts spent on any medical checkup, stamp duty charges and proportionate risk premium. You can cancel Your Policy only if no claims have been made under the Policy. All Your rights under this Policy will immediately stand extinguished on the free look cancellation of the Policy. Free look provision is not applicable and available at the time of Renewal of the Policy.
- **Grace Period & Renewal** - The Policy may be renewed by mutual consent and in such event the Renewal premium should be paid to Us on or before the date of expiry of the Policy and in no case later than the Grace Period of 15 days from the expiry of the Policy. We will not be liable to pay for any claim arising out of any event that occurred during the Grace Period. Renewals will not be denied except on grounds of misrepresentation, moral hazard, fraud, non-disclosure of material facts or non-co-operation by the Insured Person. We may, revise the Renewal premium payable under the Policy or the terms of cover, provided that all such changes are approved in accordance with the IRDAI rules and regulations as applicable from time to time. Renewal premium will not alter based on individual claims experience. We will intimate You of any such changes at least 3 months prior to date of such revision or modification.
- **Alterations in the Policy** - This Policy constitutes the complete contract of insurance. No change or alteration will be effective or valid unless approved in writing which will be evidenced by a written endorsement, signed and stamped by Us.
- **Possibility of revision of terms of the Policy including the Premium Rates** - The Company, with prior approval of IRDAI, may revise or modify the terms of the

policy including the premium rates. The insured Person shall be notified three (3) months before the changes are affected.

- **Portability of benefits-** No portability of benefits.

#### **X. WITHDRAWAL**

- a. In the likelihood of this product being withdrawn in future, the Company will intimate the Insured Person about the same 90 days prior to expiry of the policy.
- b. Insured Person will have the option to migrate to similar health insurance product available with the Company at the time of renewal with all the accrued continuity benefits waiver of waiting period as per IRDAI guidelines, provided the policy has been maintained without a break.

#### **XI. SUM INSURED ENHANCEMENT**

You may enhance the sum insured only at the time of renewal of the policy. However, the quantum of increase shall be subject to underwriting guidelines of the company.

#### **XII. MEDICAL TESTS AND PRE-POLICY CHECK UP**

Subject to underwriter's discretion.

#### **XIII. MULTIPLE POLICIES**

- a. In case of multiple policies taken by an Insured Person during a period from one or more insurers to indemnify treatment costs, the Insured Person shall have the right to require a settlement of his/her claim in terms of any of his/her policies. In all such cases the Insurer chosen by the Insured Person shall be obliged to settle the claim as long as the claim is within the limits of and according to the terms of the chosen Policy.
- b. Insured Person having multiple policies shall also have the right to prefer claims under this Policy for the amounts disallowed under any other policy / policies even if the Sum Insured is not exhausted. Then the insurer shall independently settle the claim subject to the terms and conditions of this Policy.
- c. If the amount to be claimed exceeds the Sum Insured under a single Policy, the Insured Person shall have the right to choose Insurer from whom he/she wants to claim the balance amount.
- d. Where the Insured Person has policies from more than one Insurer to cover the same risk on indemnity basis, the Insured Person shall only be indemnified the treatment costs in accordance with the terms and conditions of the chosen Policy.

#### **XIV. EXTENSIONS**

Policy can be extended only Once subject to following conditions:

- Submission of Good Health Declaration form duly signed by the Insured.
- Insured shall apply for extension of the policy 7 days prior to the expiry of the existing policy. Otherwise, policy can't be extended.
- In case of any major claim under the existing policy, the policy can be extended with exclusion of the ailment/injury on account of which the claim was lodged under the expiring policy.
- The Sum Insured under any of the Covers shall not be enhanced.
- The policy can be extended maximum up to 365 days. There can be no further extensions.

## **XV. CLAIM SETTLEMENT**

- i The Company shall settle or reject a claim, as the case may be, within 15 days from the date of submission of the claim.
- ii In the case of delay in the payment of a claim, the Company shall be liable to pay interest from the date of receipt date of receipt of intimation to till the date of payment.
- iii However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest in any case not later than 15 days from the date of submission of claim.
- iv In case of delay beyond stipulated 15 days the company shall be liable to pay interest at a rate 2% above the bank rate from the date of receipt of intimation to till the date of payment.

## **XVI. CANCELLATION/ TERMINATION OF THE POLICY (OTHER THAN CANCELLATION IN THE FREE LOOK PERIOD)**

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.

- a) 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
- b) If the claim has been made in the current policy year, the premium for the remaining policy year(s) will be refunded on cancellation

## **XVII. DISCLOSURE OF INFORMATION**

The policy shall be void and all premiums paid thereon shall be forfeited to the Company in the event of misrepresentation, mis-description or non-disclosure of any material fact by the policyholder.

"Material facts" for the purpose of this policy shall mean all relevant information sought by the company in the proposal form and other connected documents to enable it to take informed decision in the context of underwriting the risk.

#### **XVIII. ARBITRATION**

The parties to the contract may mutually agree and enter into a separate Arbitration Agreement to settle any and all disputes in relation to this policy.

Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

(This clause does not apply to Group policies where premium is paid by members)

#### **XIX. GEOGRAPHY & POLICY CURRENCY:**

This Policy applies to events or occurrences taking place in the Geographical Scope specified in the Schedule / Certificate of Insurance. All payments under this Policy will only be made in the currency specified in the Schedule.

#### **XX. SECTION 41 OF INSURANCE ACT, 1938 (PROHIBITION OF REBATES, AS AMENDED)**

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out 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 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 insurers.
2. Any person making default in complying with the provisions of this section shall be liable for penalty which may extend to 10 lakh rupees.

#### **XXI. DISCLAIMER:**

This is only a summary of the product features. The actual benefits available are as described in the policy and will be subject to the policy terms, conditions and exclusions. Please seek the advice of your insurance advisor if you require any further information or clarifications.

Commencement of risk cover under the policy is subject to receipt of premium by Universal Sampo General Insurance Company Limited.

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](mailto:contactus@universalsampo.com), website link [www.universalsampo.com](http://www.universalsampo.com).

**Note:** Policy Term and Conditions & Premium rates are subject to change with prior approval from IRDAI.