

UNIVERSAL SOMPO GENERAL INSURANCE, GROUP MASHAK RAKSHAK PROSPECTUS

1) Suitability

- This policy covers persons in the age group wherein minimum entry age is from 18 years up to maximum 65 years. Dependent children age group is from day 01 to 25years.
- Family includes Legally wedded spouse, dependent children, dependent parents and parents in law
- The product is offered on both Individual and Floater Sum Insured basis
- Policy is offered for a tenure of 12 months
- Modes of Premium Payment- Single

2) Features and benefits:

The Policy provides two Coverages under it:

2.1) Hospitalization Benefit

Lump sum benefit equal to 100% of the Sum Insured (excluding the amount paid under diagnosis cover, if any) shall be payable on positive diagnosis (through laboratory examination and confirmed by the medical practitioner) of any of the following vector borne disease (s) if you are hospitalized for a minimum period of seventy-two (72) consecutive hours.

- Dengue fever
- Malaria
- Filaria (Lymphatic Filariasis)
- Kala-azar
- Chikungunya
- Japanese Encephalitis
- Zika Virus

2.2) Diagnosis Cover

2% of the sum insured shall be payable on positive diagnosis (through laboratory examination and confirmed by the medical practitioner) of every covered vector borne disease on the first diagnosis during the Cover Period, subject to policy terms and conditions.

3) Sum Insured Option

Minimum Sum-Insured	Rs. 10,000
Maximum Sum- Insured	Rs. 2,00,000

4) Waiting Period

4.1 First fifteen-days waiting period

The Company shall not be liable to make any payment under the policy if the covered vector borne disease is diagnosed or hospitalization takes place during first fifteen days (15 days) from the commencement date of this Policy unless insured person is covered under this Policy continuously and without any break in the previous Policy Year.

4.2 Cooling Off Period:

If the Policy is renewed within 30 days from the date of discharge of the previously paid claim for the named insured 30 days cooling off period shall apply for the same ailment in the renewed Policy. However, there would be no waiting period for other listed vector borne diseases.

5) Free Look 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.

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.

6) General Exclusions

The Company shall not be liable to make any payment under the policy in respect of:

- i. Claim for any illness/disease other than for vector borne diseases covered under the policy.
- ii. Diagnosis / Treatment outside the geographical limits of India.
- iii. Any laboratory test not recognized/ approved by the state or central government.
- iv. **Unproven Treatments:** Expenses related to any unproven treatment services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.

7) Sum Insured Enhancement

Sum Insured can be enhanced only upon renewal, subject to underwriter's approval.

8) Claims Process

a. Intimation of claim

For any intimation of claim, claim related query and submission of claim related documents, insured person may contact the company through:

- i. **Website** : www.universalsompo.com
- ii. **Toll Free** : 1-800-224030 (For MTNL/BSNL Users) or 1-800-2004030 (Other Users)
- iii. **E-mail** : contactus@universalsompo.com

Please note that no delay should be allowed to occur in notifying a claim on the policy as the same may prejudice liability.

b. Notification of claim

Notice with full particulars shall be sent to the Company/TPA (if applicable) as under: i. Within 24 hours from the date of emergency hospitalization.

- ii. At least 48 hours prior to admission in Hospital in case of a planned Hospitalization.

Prospectus- Universal Sampo General Insurance Company, Group Mashak Rakshak UIN-
 UNIHLGP21643V012021

c. Procedure for reimbursement of claims:

For reimbursement of claims the insured person may submit the necessary documents to TPA (if applicable)/Company within the prescribed time limit as specified hereunder.

Sl No	Type of Claim	Prescribed Time limit
1.	Hospitalization Benefit	Within thirty days (30 days) from date of discharge from hospital
		following positive diagnosis of covered vector borne disease
2.	Diagnosis Cover	Within Fifteen days (15 days) of Diagnosis of the covered vector borne disease

d. Documents to be submitted:

The claim is to be supported with the following documents and submitted within the prescribed time limit.

Benefits	Claims Documents Required		
1.	Hospitalization Benefit	i.	Duly filled and signed Claim Form
		ii.	Photo Identity proof of the patient
		iii.	Medical practitioner's prescription advising admission
		iv.	Discharge summary including complete medical history of the patient along with other details.
		v.	Laboratory report(s) confirming the diagnosis
		vi.	OT notes or Surgeon's certificate giving details of the operation performed, wherever applicable
		vii.	NEFT Details (to enable direct credit of claim amount in bank account) and cancelled cheque.
		viii.	KYC (Identity proof with Address) of the proposer, where claim liability is above Rs one (1) Lakh or as per extant AML Guidelines.
		ix.	Legal heir/succession certificate, wherever applicable
		x.	Any other relevant document required by Company/TPA for assessment of the claim.
2.	Diagnosis Cover	i.	Duly filled and signed Claim Form
		ii.	Photo Identity proof of the patient
		iii.	Laboratory report(s) confirming the diagnosis
		iv.	Payment receipt (s)

		v.	NEFT Details (to enable direct credit of claim amount in bank account) and cancelled cheque
		vi.	Legal heir/succession certificate, wherever applicable
		vii.	Any other relevant document required by Company/TPA for assessment of the claim.

9) Nomination

The Policy has provision of nomination, in absence of Your declaring Nomination at the time of proposal, then all benefits accrued under the Policy if any, shall be given to Your legal heir/ dependents.

10) Cancellation

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

11) 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.

E- mail Address contactus@universalsampo.com

For more details: www.universalsampo.com

Unit No. 601 & 602, 6th Floor, Reliable Tech Park, Thane- Belapur Road, Airoli,

Navi Mumbai, Maharashtra – 400708

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.

E- mail Address: grievance@universalsampo.com

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

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 Sampo General Insurance Co. Ltd.

E- mail Address: gro@universalsompo.com

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

For more details: www.universalsompo.com

For updated details of grievance officer, kindly refer the link <https://www.universalsompo.com/resourse-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.

11) Renewal

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.

12) Withdrawal of Policy

- i. 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.
- ii. 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 such as cumulative bonus, waiver of waiting period as per IRDAI guidelines, provided the policy has been maintained without a break.

Prohibition of Rebates - Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015.

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 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 provision of this section shall be liable for penalty which may extend to ten lakh rupees.

Please Note: 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