

CUSTOMER INFORMATION SHEET/KNOW YOUR POLICY

This document provides key information about your policy. You are also advised to go through your policy document.

SI No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Name of Insurance Product/Policy	SUPREME HEALTHCARE POLICY	-
2	Policy Number	<< >>	-
3	Type of Insurance Product/Policy	Indemnity	-
4	Sum Insured (Basis) (Along with amount)	Individual Sum Insured / Floater Sum Insured Sum Insured – <<5L - 6CR>>	-
5	Policy Coverage (What the policy covers?) (Policy Clause Number/s)	BASE BENEFITS 1. Hospitalization Expenses 2) Road Ambulance Cover 3) Cumulative Bonus 4) Unlimited Automatic Recharge 5) Unlimited E-Consultation 6) Health Services OPTIONAL BENEFITS 1. Smart Select 2. Room Rent Modification 3. PED wait Period Modification 4. Named Ailment Wait Period 5. Instant Cover 6. Deductible 7. Co Payment 8. Newborn Cover 9. Plus Benefit 10. Cumulative Bonus Super 11. Annual Health Checkup 12. Be – Fit Benefit 13. Wellness Benefit: 14. Air Ambulance Cover 15. Women Care 16. Mental Health Wellbeing 17. Claim Shield 18. Inflation Shield 19. Additional Sum Insured for Defined Critical Illnesses 20. Home Modification 21. Nursing Care	Section 3

		ADD ON BENEFITS (UIN- XXXXXXXXXXXXXXXXX) <ol style="list-style-type: none"> 1) <<Physical Consultations with General Physicians>> 2) <<Physical Consultations with Specialist Doctors>> 3) <<Unlimited E-Consultation>> 4) <<Online Fitness Classes>> 5) <<OPD Physiotherapy>> 6) <<Claim Shield+>> 7) <<Claim Shield One>> 8) <<Plus Benefit>> 9) <<Annual Health Check Up Plus>> 10) <<Room Rent Modification Plus>> 11) <<Maternity Cover>> 12) <<Surrogacy Care>> 13) <<Oocyte Care>> 14) <<Disease Management Program>> 15) <<Palliative Care>> 16) <<Home Modification Plus>> 17) <<Sublimit on Specified Diseases>> <p>(Note: The above is the brief summary, for detailed coverage please refer the policy wording)</p>	3.1.1 to 3.1.17
6	Exclusions (What the policy does not cover)	Standard Exclusions <ol style="list-style-type: none"> 1. Investigation & Evaluation (Code- Excl04) 2. Rest Cure, Rehabilitation and Respite Care (Code- Excl05) 3. Obesity/ Weight Control (Code- Excl06) <p>(Note: The above is a partial listing of the policy exclusions. Please refer to the policy clauses for the full listing)</p>	Section 4.1 (b) & 4.2
7	Waiting Period • Time period during which specified diseases/treatments are not covered • It is counted from the beginning of the policy coverage.	1. Initial Waiting Period: 30 days 2. Specific Waiting Period: 24 months 3. Pre-existing diseases: 36 months	Section 4.1.a

8	<p>Financial limits of coverage</p> <p>i. Sub-limit (It is a pre-defined limit and the insurance company will not pay any amount in excess of this limit)</p> <p>ii. Co-payments (It is a specified amount/percentage of the admissible claim amount to be paid by policyholder/insured).</p> <p>iii. Deductible (It is a specified amount: - up to which an insurance company will not pay any claim, and - which will be deducted from total claim amount (if claim amount is more than the specified amount)</p> <p>iv. Any other limit (as applicable)</p>	<p>The policy will pay only up to the limits specified hereunder for the following diseases/procedures:</p> <p>*There is no Sublimit under policy (unless opted)</p> <p>*There is no Co-payment under policy (unless opted)</p> <p>*There is no Deductible applicable under policy (unless opted)</p>	-
9	Claims/Claims Procedures	<p>Cashless facility: Turn Around Time (TAT) for claims settlement: i. TAT for preauthorization of cashless facility - 1 hr ii. TAT for cashless final bill authorization - 3 hrs</p> <p>Provide the details/web link for following: i. Network Hospital details: Available on website: ii. Helpline Number:</p> <p>Address:</p> <p>Tollfree Number:</p> <p>(For Details of procedure to be followed for cashless service as well as for reimbursement kindly refer the policy wording)</p>	6.1
10	Policy Servicing	<p>1)Toll Free Numbers: 1-800-224030 (For MTNL/BSNL Users) or 1-800-2004030</p> <p>2)E-mail Address: contactus@universalsompo.com.</p> <p>3)Address for postal communication:</p>	

		<p>Universal Sampo General Insurance Co. Ltd.</p> <p>Unit No. 601 & 602, 6th Floor, Reliable Tech Park, Cloud City Campus; Gut No-31, Mouje Elthan, Thane-Belapur Road, Airoli, Navi Mumbai- 400708</p> <p>Note: Please include Your Policy number for any communication with us.</p>	
11	Grievances/ Complaints	<p>Resolving Issue</p> <p>Write to:</p> <p>Customer Service Universal Sampo General Insurance Co.Ltd.</p> <p>Unit No. 601 & 602, 6th Floor, Reliable Tech Park, Thane-Belapur Road, Airoli, Navi Mumbai, Maharashtra – 400708</p> <p>Email: grievance@universalsompo.com</p> <p>For More details, visit – www.universalsompo.com</p> <p>Visit Branch Grievance Redressal Officer (GRO) - Walk into any of our nearest branches and request to meet the GRO.</p> <p>Grievance Redressal Officer</p> <p>In case, the customer is not satisfied with the decision/resolution of the above office or have not received any response, he/she may write or email/mail to:</p> <p>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</p> <p>Email ID: GRO@universalsompo.com</p> <p>Insurance Ombudsman</p> <p>Bima Bharosa Portal link :</p>	Section 5

		<p>https://bimabharosa.irdai.gov.in/</p> <p>The customer can approach the Insurance Ombudsman depending on the nature of grievance and financial implication, if any.</p> <p>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.</p> <p>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 Offices of the Company.</p>	
12	Things to remember	<p>1. Free Look cancellation: The Free Look Period shall be applicable on new individual health insurance policies and not on renewals or at the time of porting/migrating the policy. The Insured Person shall be allowed free look period of Thirty days from date of receipt of the policy document to review the terms and conditions of the policy, and to return the same if not acceptable.</p> <p>If the Insured has not made any claim during the Free Look Period, the Insured shall be entitled to</p> <ul style="list-style-type: none"> 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 Person, a deduction towards the proportionate risk premium for period of cover or iii. Where only a part of the insurance coverage has 	Section 5

		<p>commenced, such proportionate premium commensurate with the insurance coverage during such period.</p> <p>2. Policy renewal:</p> <p>i. A health insurance policy is renewable provided the product is not withdrawn, except in case of established fraud or non-disclosure or misrepresentation by the Insured. If the product is withdrawn, the policyholder shall be provided with suitable options to migrate to another product.</p> <p>ii. An Insurer shall not deny the renewal on the ground that the policyholder had made a claim (s) in the preceding policy years.</p> <p>iii. An Insurer shall not resort to fresh underwriting unless there is an increase in sum insured. In case increase in sum insured is requested by the policyholder, the Insurer may underwrite only to the extent of increased sum insured.</p> <p>3. Migration and Portability: When your policy is due for renewal, you may migrate to another policy with us or port your policy to another insurer.</p> <p>Migration: The Insured Person will have the option to migrate the policy to other health insurance products/plans offered by the Company by applying for migration of the policy at least 30 days before the policy renewal date as per IRDAI guidelines on Migration. If such person is presently covered and has been continuously covered without any lapses under any health insurance product/plan offered by the Company, the Insured Person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on migration.</p> <p>Portability: The Insured Person will have the option to port the policy to other insurers by applying to such insurer to port the entire policy along with all the members of the family, if any, at least 45 days before, but not earlier than 60 days from the policy renewal date as per IRDAI guidelines related to portability. If such person is presently covered and has been</p>
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		<p>continuously covered without any lapses under any health insurance policy with an Indian General/Health insurer, the proposed Insured Person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on portability.</p> <p>4. Alterations in the Policy: This Policy constitutes the complete contract of insurance. No change or alteration shall be valid or effective unless approved in writing by the Company, which approval shall be evidenced by a written endorsement signed and stamped by the Company. However, change or alteration with respect to increase/ decrease of the Sum Insured shall be permissible only at the time of renewal of the Policy.</p> <p>5. Moratorium Period: After completion of eight continuous years under the policy no look back to be applied. This period of eight years is called as moratorium period. The moratorium would be applicable for the sums insured of the first policy and subsequently completion of 5 continuous years would be applicable from date of enhancement of sums insured only on the enhanced limits. After the expiry of Moratorium Period no health insurance claim shall be contestable except for proven fraud and permanent exclusions specified in the policy contract. The policies would however be subject to all limits, sub limits, co-payments, deductibles as per the policy contract.</p>	
13	Your Obligations	<p>Disclosure of Information: The Policy shall be void and all premium 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.</p> <p>Material Change: It is a condition precedent to the Company's liability under the Policy that the Policyholder shall immediately notify the Company in writing of any material change in the risk on account of change in nature of occupation or business or current residing address at his own expense. The Company may adjust the scope of cover and / or the premium paid or payable/reject the claim, accordingly.</p>	5.1 & 5.18

		<p>You can reach out at us for disclosure of Material Information-</p> <p>Universal Sampo General Insurance Co. Ltd.</p> <ul style="list-style-type: none">➤ Unit No. 601 & 602, 6th Floor, Reliable Tech Park, Cloud City Campus; Gut No-31, Mouje Elthan, Thane- Belapur Road, Airoli, Navi Mumbai- 400708➤ Toll Free Numbers: 1-800-224030 (For MTNL/BSNL Users) or 1-800-2004030 <p>E-mail Address: contactus@universalsompo.com</p>	
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Declaration by the Policy Holder

I have read the above and confirm having noted the details.

Place:

Date: _____

(Signature of the Policyholder)

(Signature of the

Note:

i. Weblink to Access product related documents: [Universal Sampo | Resources Downloads](#)

ii. In case of any conflict, the terms & conditions mentioned in the policy document shall prevail.