

Annexure – A

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	INDIVIDUAL ACCIDENT POLICY	--
2	Policy Number	<< >>	--
3	Type of Insurance Product/Policy	<p>It is Both Indemnity and Benefit Basis.</p> <ul style="list-style-type: none"> Indemnity (Where insured losses are covered up to the Sum Insured under the policy). Benefit (Where an Insurance Policy pays a fixed amount under the policy on the occurrence of a covered event). Both Indemnity and Benefit (where policy has elements of both the above) 	--
4	Sum Insured (Basis) (Along with amount)	<ul style="list-style-type: none"> Individual Sum Insured -Where each member has a separate sum insured under the policy <p>Individual Sum Insured is available under the Policy.</p> <p>Sum Insured Options: Basic Cover- 10 times the yearly income Wider Cover- 5 times the yearly income Comprehensive Cover- 5 times the yearly income (Rs 500,000/- max)</p>	--
5	Policy Coverage (What the policy covers?) (Policy Clause Number/s)	<p style="text-align: center;">Base Coverage</p> <p>In the unfortunate event of Insured having faced with an accident, the Company shall be liable to pay predefined limit of Sum Insured in case of below mentioned eventualities.</p> <p>Basic Cover: Accidental Death only Wider Cover: Accidental Death, Permanent Total Disablement and Permanent Partial Disablement Comprehensive Cover: Accidental Death, Permanent Total Disablement, Permanent Partial Disablement and Temporary Total Disablement</p> <ul style="list-style-type: none"> Death: In case accident resulting in death then we will provide compensation equivalent to the full Capital Sum Insured. Permanent Total Disability: 	Section D

		<p>In case accident resulting in Permanent Total Disability then we will provide compensation equivalent to the full Capital Sum Insured.</p> <ul style="list-style-type: none"> • Permanent Partial Disability We will compensate the insured depending on the nature of injury and corresponding percentage of Capital Sum Insured as detailed in the 'Table of Benefit' under the Policy document or as per the medical advices of Our appointed Medical Practitioner. • Temporary Total Disability: We will provide compensation at 1% of Capital Sum Insured or Rs 5000/- whichever is less per week for a maximum period of 104 weeks max. 	
		<p>Extra benefits available under the Policy if admissibility of claim is accepted by Us:</p> <ul style="list-style-type: none"> • Transportation cost of carriage of Dead Body to Home including funeral charges: 1% of Capital Sum Insured or 2,500/- (Two thousand five hundred) whichever is lower • Cost of Clothing damaged in the Accident as described above and liability for disablement is admitted by Us: Actual expenses subject to maximum of Rs 1000/- • Ambulance charges for transportation of Insured person to Hospital following Accident: Actual expenses subject to maximum of Rs 1000/- • Education Fund: In the event of Death, permanent total disablement of the proposer that is the first Insured Person, We will approve compensation towards Education Fund for up to two dependent children as below: 5% (Five percent) of C.S.I Subject to a maximum of Rs. 15000/- • Loss of Employment: In the event of accident leading to loss of employment as a consequence of Permanent Total Disability as per the table of benefits: 2% of CSI subject to a maximum of Rs 25000/- 	
		ADD-ON COVERS	
		<p>The following Add-on Covers are applicable only under Comprehensive Policy and only if additional</p>	

		<p>premium has been paid and the cover is specifically shown in the Policy Schedule.</p> <p><<A)Medical Expenses Extension: Coverage for the medical expenses reasonably and necessarily incurred by You towards medical expenses as a result an accident resulting in the bodily injury, death or disablement. The compensation under this extension is restricted to 40% of Personal Accident Claim or actual medical expenses whichever is less.>></p> <p><<B)Hospital Confinement Allowance: Daily allowance of Rs 500/- per day to a maximum of 30 days if You or any of the Insured Person(s) is hospitalised as a result of an accident resulting in the bodily injury, death or disablement.>></p>	
6	<p>Exclusions (What the policy does not cover)</p>	<ul style="list-style-type: none"> • War, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, mutiny military or usurped power, confiscation, seizure, capture, assault, restraint, nationalization, civil commotion or loot or pillage in connection herewith. • Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exclusion, combustion shall include any self-sustaining process of nuclear fission. • The radioactive, toxic, explosive or the hazardous properties of any nuclear assembly or nuclear component. • Air travel except as a passenger on a recognized airline operating on regular scheduled air routes and air travel by any charter aircraft duly licensed as a recognized air carrier and flown by professional crews between properly established and maintained airports. • Participation in any kind of motor speed contest (including trial, training and qualifying heats) • This Insurance does not cover any loss, damage, cost or expense directly or indirectly arising out of <ul style="list-style-type: none"> a) Biological or chemical contamination b) Missiles, bombs, grenades, explosives due to any act of terrorism • Natural Death • Compensation under more than one of the benefits mentioned in Table of Benefits in respect of same period of disablement. 	<p>Section E.1</p>

		<ul style="list-style-type: none"> • Any other payment after a claim under one of the benefits 1,2, 3 and 4 in Table of benefits has been admitted and becomes payable. • Any payment in case of more than one claim under this Policy during any one period of Insurance by which our liability in that period would exceed CSI • Payment of compensation in respect of death or Injury as a consequence of/resulting from <ol style="list-style-type: none"> a) Committing or attempting suicide, intentional self-Injury. b) Whilst under influence of intoxicating liquor or drugs. c) Drug addiction or alcoholism. d) Whilst engaged in any adventurous sports and/or hazardous activities. e) Committing any breach of law with criminal intent. f) War, Civil War, invasion, act of foreign enemies, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrest, restraint, or detainment, confiscation, or nationalisation or requisition by or under the order of any government or public authority. • Consequential loss of any kind and/or any legal liability • Pregnancy including childbirth, miscarriage, abortion or complication arising there from. • Participation in any naval, military or air force operations. • Curative treatments or interventions • Venereal or sexually transmitted diseases. 	
7	Waiting Period <ul style="list-style-type: none"> • Time period during which specified diseases/treatments are not covered • It is counted from the beginning of the policy coverage. 	Not Applicable	--
8	Financial limits of coverage <ol style="list-style-type: none"> i. Sub-limit (It is a pre-defined limit, and the insurance company will not pay any amount in excess of this limit) ii. Co-payments (It is a specified amount/percentage) 	<p>The policy will pay only up to the limits specified below for the following covered accident benefits:</p> <p>Temporary Total Disablement: 1% of Capital Sum Insured or Rs 5000/-</p> <p>Transportation cost: 1% of Capital Sum Insured or up to INR 2,500.</p> <p>Cost of Clothing damaged in the Accident: Up to INR 1,000/</p> <p>Ambulance charges: Up to INR 1,000/</p>	--

	<p>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) iv. Any other limit (as applicable)</p>	<p>Education Fund: 5% (Five percent) of C.S.I Subject to a maximum of Rs. 15000/- Loss of Employment: 2% of CSI subject to a maximum of Rs 25000/- Medical Expenses Extension, if opted: 40% of Personal Accident Claim or actual medical expenses, whichever is less. Hospital Confinement Allowance, if opted: ₹500 per day, up to maximum 30 days.</p> <p>No Co-pay applicable under the Policy</p> <p><u>Deductible –</u> No Deductible applicable under the Policy</p>	
9	<p>Claims/Claims Procedures</p>	<p>Details of procedure to be followed for cashless service as well as for reimbursement of claim including pre and post hospitalization.</p> <ul style="list-style-type: none"> • Cashless facility: Turn Around Time (TAT) for claims settlement: <ul style="list-style-type: none"> i. TAT for preauthorization of cashless facility - 1 hr ii. TAT for cashless final bill authorization - 3 hrs <p>Follow below steps to avail Cashless facility through our In house Health Claims Management:</p> <p>Step I: Locate nearest Hospital by visiting our website or web portal or call our Health Helpline 1800 200 4030.</p> <p>Step II: Visit Network hospital and show your Health Serve Card issued by the company along with Valid Photo ID proof and get 'Cashless Request Form' from Insurance helpdesk of the hospital.</p> <p>Step III: Fill your details in the 'Cashless Request Form' & submit it to the Hospital Insurance helpdesk.</p> <p>Step IV: Hospital verifies the patient details and sends duly filled Cashless Request Form to Universal Sampo</p> <p>Step V: Universal Sampo Health team will review and judge the admissibility of the Cashless Request</p>	<p>Section G- G.1,2,3</p>

		<p>as per Policy Terms & Conditions and the same will be communicated to Insured and Hospital with in 60 mins for Initial Cashless request & 3 hrs for discharge request on their registered mobile number & Email ID respectively.</p> <p>Provide the details/web link for following:</p> <p>i. Network Hospital details: Available on website: www.universalsompo.com.</p> <p>ii. Helpline Number:</p> <p>Toll Free Numbers: 1-800-224030 (For MTNL/BSNL Users) or 1-800-2004030, Senior Citizen: 1800-267-4030</p> <p>Landline Numbers: (022) 39133700 (Local Charges Apply)</p> <p>iii. Hospitals which are blacklisted or from where no claims will be accepted by insurer: Available on website: www.universalsompo.com.</p> <p>iv. Downloading/getting claim form: Available on website: www.universalsompo.com</p> <ul style="list-style-type: none"> • Anywhere Cashless Facility (Non Network Cashless): <p>You can now avail cashless facility from non-network hospitals.</p> <p>To avail the treatment under cashless from non-network hospitals, please find the below steps.</p> <p>Prior Intimation is required for processing cashless from non-network hospitals:</p> <ul style="list-style-type: none"> ➤ Inform us (Toll Free Helpline – 1800 200 4030) minimum 48 hours before admission for planned hospitalization and with 24 hours of admission for emergency hospitalization across India. ➤ Mail us at contactus@universalsompo.com • Reimbursement facility: <p>Follow below steps to avail reimbursement facility through our In house Health Claims Management:</p> <p>Step I: Visit our Web Portal to register claim or Call our Health Helpline 1800 200 4030 or email us at contactus@universalsompo.com and inform about your claim.</p>	
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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. 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>	Section F.1.10
11	Grievances/ Complaints	<p>Grievance</p> <p>Resolving Issue Write 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 Email: grievance@universalsompo.com For More details, visit - www.universalsompo.com Visit Branch Grievance Redressal Officer (GRO)- Walk into any of our nearest branches and request to meet the GRO. Grievance Redressal Officer</p>	Section F.1.11

		<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: 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 Email ID: GRO@universalsompo.com</p> <p>Insurance Ombudsman Bima Bharosa Portal link : https://bimabharosa.irdai.gov.in/ The customer can approach the Insurance Ombudsman depending on the nature of grievance and financial implication, if any. 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. 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: You may cancel the insurance policy if you do not want it, within 30 days from the beginning of the policy to review the terms and conditions of the policy, and to return the same if not acceptable. 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. If the insured has not made any claim during the Free Look Period, the insured shall be entitled to</p> <ol 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 	<p>F.1.6, F.1.3, F.1.4, F.1.20 F.1.2.</p>

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 commenced, such proportionate premium commensurate with the insurance coverage during such period

2. **Policy renewal:** Except on grounds of fraud, moral hazard or misrepresentation or non-cooperation, renewal of your policy shall not be denied, provided the policy is not withdrawn.

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.

Migration: The Insured Person will have the option to migrate the Policy to other health insurance products/plans offered by the company as per the 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. The insurer may underwrite the proposal in case of migration, if the insured is not continuously covered for 36 months.

Portability: The insured person will have the option to port the policy to other insurers as per IRDAI guidelines related to portability at least 30 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 continuously covered without any lapses under any health insurance policy with a Indian General/ Health insurer, the proposed insured person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on portability.

4. **Change in Sum Insured:** Sum Insured can be changed (increased/decreased) only at the time

		<p>of renewal or at any time, subject to underwriting by the company. For increase in SI, the waiting period if any shall start afresh only for the enhanced portion of the sum insured.</p> <p>5. Moratorium Period: After completion of Five continuous years under the policy no look back to be applied. This period of Five years is called as moratorium period. The moratorium would be applicable for the sums insured of the first policy and subsequently completion of Five 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 policy shall be contestable except for proven fraud and permanent exclusions specified in the policy contract.</p>	
13	Your Obligations	<p>Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may affect the claim settlement. Disclosure of other material information during the policy period.</p> <p>Disclose any Material Information about Your Current/Recent Medical History, Past Medical History, Hospitalization History, Accidental Injury history, Any Surgical Procedure history & or Congenital Diseases/Disorder birth defect.</p> <p>You can reach out to us for disclosure of Material Information-</p> <p>Universal Sompo General Insurance Co. Ltd. Unit No. 601 & 602, 6th Floor, Reliable Tech Park, Thane Belapur Road, Airoli, Navi Mumbai- 400708</p> <p>Toll Free Numbers: 1800-22-4030 or 1800-200-4030</p> <p>Senior Citizen toll free number: 1800-267-4030</p> <p>E-mail Address: contactus@universalsompo.com</p> <p>➤ For more details: www.universalsompo.com</p>	--

Declaration by the Policy Holder

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

Place:

Date: _____

(Signature of the Policyholder)

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.
- iii. The insurer shall obtain confirmation from the policyholder regarding receipt of the Customer Information Sheet.