

Registered and Corporate Office : 8th & 9th Floor (South Side), Commerz International Business Park, Oberoi Garden City, Off Western Express Highway, Goregaon East, Mumbai 400063. Email : contactus@universalsampo.com

Insurance Regulatory and Development Authority of India (IRDAI) has empowered the Health insurance policyholders (including family cover policies) to transfer the credit gained by the insured for pre-existing conditions and time bound exclusions if the policyholder chooses to switch from one insurer to another insurer or from one plan to another plan of the same insurer, provided the previous policy has been maintained. Individual members of a group health insurance policy also have the right to migrate from a group policy to an individual health insurance policy or a family floater policy with the same insurer. One year thereafter, the portability rights could be exercised.

Portability rights cannot be enjoyed if there is a break in policy and break in policy occurs when the premium due on a given policy is not paid on or before the premium renewal date or within 15 days thereof.

How to apply?

Step 1: An applicant desirous of porting his health insurance policy to another insurance company is required to apply/approach to a new insurance company at least 30 days before, but not earlier than 60 days from the due date for renewal.

Step 2: On receipt of an application for porting, the insurance company either directly or through its intermediaries is required to furnish the applicant, the Portability Form as per Annexure “A” attached herewith, proposal form and relevant product literature on various health products which could be offered.

Step 3: On receipt of the duly filled portability form, insurance company is required to seek the necessary details of medical and claim history of the concerned applicant through the web portal of IRDA. The underwriting is required to be done in accordance with the underwriting policy of the Company and the decision to accept or reject the proposal is required to be taken within 7 days from the receipt of complete information of the applicant from the existing insurer.

For more details & information please call **Toll free no: 1800-22-4030/1800-200-4030**

Annexure A

PORTABILITY FORM

Part I

1.	Name of the Policyholder/insured(s)	
2.	Date of Birth/Age	
3.	Address of the Policy Holder	
4.	Details of Existing Insurer	
	i).Name of the Product	
	ii).Sum Insured	
	iii).Cumulative Bonus	
	iv).Add-ons/riders taken	
	v).Policy Number	
5.	Details of the Proposed Insured	
	i).Name of the Product proposed/intended to take	
	ii).Sum Insured Proposed	
	iii).Whether Cumulative Bonus to be converted to an enhanced sum insured	
6.	Reason(s) for Portability	
7.	No. of family members to be included in the policy to be ported	

Enclosure: Photocopy of the existing policy documents	
Date:	Signature of the Policyholder:

Part II

1.Whether the PED exclusions / time bound exclusion have longer exclusion period than the existing policy: YES ☐ NO ☐

2.If yes, please give written consent to the declaration below:

“I am aware that the waiting period for the following disease(s)/ treatment(s) is _____ days/ years more than the previous policy terms. I hereby agree to observe the additional waiting period for the following disease(s)/treatment(s)”

Signature of the Policyholder

Universal Sampo General Insurance Co. Ltd.

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

Toll Free No : 1800 200 4030 / 1800 22 4030 | CIN: U66010MH2007PLC166770

Insurance is the subject matter of solicitation. For more details on risk factors, terms and conditions please read Policy Documents carefully before concluding a sale. IRDAI or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums. IRDAI does not announce any bonus. Those receiving such phone calls are requested to lodge a police complaint along with details of phone call and number.