

## **PROSPECTUS- DOMESTIC TRAVEL INSURANCE**

Family holidays or Business travel - The best way to gain peace of mind while on holiday in the vast subcontinent is to have adequate Indian travel insurance.

With USGI's new Domestic Travel Insurance, you can get a perfect plan to safeguard yourself against mishaps during your travel and stay.

### **Salient Feature**

This is a Policy for the persons travelling within India. The Policy provides cover for emergency medical expenses incurred in relation to bodily injury, sickness, disease or death within Republic of India and for repatriation of the Insured person during the period of Insurance. It also provides for personal accident and other travel related losses such as loss of checked baggage, hotel accommodation, Home Burglary, etc.

### **Eligibility**

- Entry age for you (the proposer) is 18 years to 65 years
- Entry age for dependent children is 5 years and maximum up to 23 years. Children below 5 years of age shall be covered only if either of the parents is covered under the policy.
- No pre-acceptance medical tests up to 45 years of age, however, if you are above 45 years, then, you may require to undergo medical tests at our listed diagnostic centers, 50% cost of which will be borne by us in case of accepted proposals.

### **Family Discount**

- Maximum of 4 members can be covered under one policy which includes self, spouse, dependent children and parent.
- Premium will be discounted by 50 % for covering parent
- Premium will be discounted by 60 % for covering spouse
- Premium will be discounted by 75 % for covering children

**Scope of Cover:** - Various Benefits are covered under the Policy are as below

- 1) Medical Treatment/Assistance:
  - a) Medical Expenses
  - b) Medical Evacuation
  - c) Dental Treatment
  - d) Repatriation of Remains benefit
- 2) Personal Accident
  - a) Accidental Death
  - b) Permanent Total Disablement
  - c) Permanent Partial Disablement
- 3) Personal Liability
- 4) Emergency Hotel Extension/Accommodation
- 5) Delay of Checked – In Baggage
- 6) Home Burglary Insurance
- 7) Hospital Daily Cash Benefit – Sickness and Accidental Hospitalization
- 8) Trip Delay
- 9) Missed Flight Connection

- 10) Trip Cancellation & Interruption
- 11) Financial Emergency Assistance
- 12) Liability arising from Loss of Debit/Credit Card
- 13) Missed Departure
- 14) Hijack Distress Allowance
- 15) Pre-Existing Illness
- 16) Compassionate Visit
- 17) Family Assistance
- 18) Total Loss of Checked - In Baggage
- 19) Pet Care
- 20) Bounced Booking of Airline and Hotel
- 21) Legal Expenses
- 22) Catastrophe Expenses
- 23) Fire Insurance(Standard Fire and Special Perils) for Building and Contents
- 24) Business Equipment Cover
- 25) Alternative Employee or Resumption of Assignment expenses

**Tax Benefit:-**Income Tax benefits on the premium paid towards medical expenses as per section 80D of Income Tax Act, 1961 and amendments made thereto.

**Premium:** -The premium chargeable depends upon the Sum Insured, Deductible Amount, Period of Insurance.

**Policy Period:** 1 day to 91 days

**Cancellation of the Policy -**

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

### **Major Exclusion**

- 1) For any claim relating to events occurring before the commencement of the cover.
- 2) For any claim if You-
  - a) Are travelling against the advice of a physician.
  - b) Are suffering Pre-existing condition or any complication arising from it
  - c) Are receiving or on a waiting list for specified medical treatment declared in a physician's report or certificate or
  - d) Have received terminal prognosis for a medical condition.
  - e) Are taking part in a naval, military or air force operation.
- 3) For any claim arising out of illnesses or accidents that the insured person has caused intentionally or by committing a crime or as a result of drunkenness or addiction (drugs, alcohol).
- 4) For any claim arising out of, venereal disease and / or any mutant derivative or variations thereof howsoever caused.
- 5) For illness and accidents that are results of war and warlike occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, insurrection, military or usurped power, active participation in riots, confiscation or nationalization or requisition of or destruction of or damage to property by or under the order of any government or local authority.
- 6) Beauty and / or cosmetic treatment and/or reconstructive plastic surgery in any form or manner.
- 7) For any claim arising from damage to any property or any loss or expense whatsoever resulting or arising from or any consequential loss directly or indirectly caused by or contributed to or arising from:
  - a) Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or
  - b) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
- 8) For any claim arising out of sporting risk in so far as they involve the training or participation in competitions of professional or semi-professional sportsmen or women (unless declared beforehand).

### **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.**

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

##### **E- mail Address**

[contactus@universalsompo.com](mailto:contactus@universalsompo.com)

##### **For more details:**

[www.universalsompo.com](http://www.universalsompo.com)

**Toll Free Numbers: 1800-22-4030 or  
1800-200-4030**

1800-

Senior Citizen toll free number:

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.**

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

**E- mail Address:**

[grievance@universalsampo.com](mailto:grievance@universalsampo.com)

**For more details:**

[www.universalsampo.com](http://www.universalsampo.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 in case 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.**

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

**E- mail Address:**

[gro@universalsampo.com](mailto:gro@universalsampo.com)

**For more details:**

[www.universalsampo.com](http://www.universalsampo.com)

For updated details of grievance officer, kindly refer the link  
<https://www.universalsampo.com/resource-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](http://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/>.

## **Claims Procedure**

### **1. Claim Intimation**

In the unfortunate event of any loss or damage to the insured property resulting into a claim on this policy, please intimate the mishap IMMEDIATELY to our Call Centre at Toll Free Numbers on 1-80022-4030 (for MTNL/BSNL users) or Landline Numbers: (022) 39133700 (Local Charges Apply) or email at [contactclaims@universalsompo.com](mailto:contactclaims@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.

## 2.Submission of Documents

Details as given in claim form should be submitted to the Company with a period of 30 days from date of intimation.

### 2. Reporting to Authorities

It will be your responsibility to inform of the damage to respective authorities e.g. in case of theft, please notify the police.

### 3. Steps to mitigate loss

You should take all steps that may be necessary to minimize losses e.g. take assistance of fire brigade to extinguish fire in case of Fire loss.

#### Claim Documents:

You must submit any or all of the below mentioned document(s) as requested by us for settling your claim within 30 days from date of intimating the claim.

#### In case of Death

- Policy Copy
- Post Mortem Report (certified copies) - as applicable
- F.I.R. or Death report or Inquest Panchnama (in original or certified copies)-
- Spot Panchnama (certified copies)- if applicable
- Death certificate (in original or certified copy)

#### In case of Permanent Total Disablement/Permanent Partial Disablement

- Policy Copy
- Disability certificate - Authorized Medical Practitioner of the district/ units concerned, (certificate) stating percentage of disablement
- F.I.R. and Panchnama wherever applicable (original or certified copies)
- Medical report
- Investigation reports like laboratory test, X-rays and reports essential of confirmation of the type and percentage of disability
- Original medical bills

#### In case of Hospital Cash

- Photocopy of bills, receipt and discharge certificate/card from the Hospital.

#### In case of Fire Claim

- All the particulars, plans, specification, books, vouchers, invoices (where available), duplicates or copies thereof, documents, investigation reports (internal/external), proofs, evidence and information with respect to the claim
- First Information Report (FIR) of the Police, wherever required
- Fire Brigade Report wherever required
- Final Bill of repairers
- Suppliers' original Invoice for replacement of any of the items of the Insured Property, damaged by the Accident and requiring replacement in the opinion of the surveyors/claim investigators.
- Rent agreement, wherever required.

**Please note that the Company may seek additional documents for settling claim if deemed necessary**

For all your service requests e-mail us at [contactus@universalsompo.com](mailto:contactus@universalsompo.com)

### **Premium**

#### **Premium Chart: (Excluding Tax)**

<b>Platinum Plan for Individuals/Families. (Base rate excluding service tax)</b>					
<b>Trip Duration</b>	<b>1 Lakh</b>	<b>2 Lakhs</b>	<b>3 Lakhs</b>	<b>4 Lakhs</b>	<b>5 Lakhs</b>
1-7 days	86	97	108	130	165
8-14 days	96	110	126	145	167
15-21 days	106	119	137	158	181
22-28 days	117	126	145	167	192
29-35 days	127	137	157	181	208
36-42 days	136	156	180	206	238
43-49 days	141	162	187	215	246
50-56 days	146	168	194	223	256
57-63 days	151	173	199	229	263
64-70 days	157	180	207	238	273
71-77 days	163	188	216	248	285
78-84 days	167	192	221	254	292
85-91 days	175	202	232	266	307

<b>Gold Plan for Individuals/Families. (Base rate excluding service tax)</b>					
<b>Trip Duration</b>	<b>1 Lakh</b>	<b>2 Lakhs</b>	<b>3 Lakhs</b>	<b>4 Lakhs</b>	<b>5 Lakhs</b>
1-7 days	69	78	87	104	133
8-14 days	77	89	102	117	134
15-21 days	86	96	110	127	146
22-28 days	95	102	117	135	155
29-35 days	103	110	127	145	167
36-42 days	110	126	145	167	191
43-49 days	114	131	150	173	199
50-56 days	117	136	156	180	206
57-63 days	121	139	160	184	212
64-70 days	126	145	167	192	221
71-77 days	131	151	174	200	230
78-84 days	135	155	178	205	236
85-91 days	141	163	187	215	247

<b>Silver Plan for Individuals/Families. (Base rate excluding service tax)</b>					
<b>Trip Duration</b>	<b>1 Lakh</b>	<b>2 Lakhs</b>	<b>3 Lakhs</b>	<b>4 Lakhs</b>	<b>5 Lakhs</b>
1-7 days	61	69	77	92	117
8-14 days	68	78	90	103	119
15-21 days	76	85	97	112	129

22-28 days	83	90	103	119	137
29-35 days	91	97	112	129	148
36-42 days	97	111	128	147	169
43-49 days	101	116	133	153	176
50-56 days	104	120	138	159	182
57-63 days	107	124	142	163	188
64-70 days	112	129	148	170	195
71-77 days	117	133	153	177	203
78-84 days	119	137	158	181	209
85-91 days	125	144	166	190	219

Corporate Plan (Base rate excluding service tax)					
Trip Duration	1 Lakh	2 Lakhs	3 Lakhs	4 Lakhs	5 Lakhs
1-7 days	78	88	103	117	149
8-14 days	90	103	119	137	158
15-21 days	100	115	132	152	174
22-28 days	110	127	145	167	193
29-35 days	117	135	156	179	206
36-42 days	117	135	155	179	205
43-49 days	124	142	163	188	216
50-56 days	128	146	169	195	223
57-63 days	134	154	178	204	235
64-70 days	138	160	183	211	243
71-77 days	145	167	191	220	253
78-84 days	158	181	209	240	276
85-91 days	166	190	218	252	289

Premium Rates for Annual Multi-trip Plan for Emergency Medical Expenses Benefit. (Base rate excluding service tax)				
(Rate per mile)				
Age	30 days	45 days	60 days	90 days
0-40	72	90	108	125
41-60	96	119	142	166
61-70	141	174	209	242
71-80	72	90	108	125

#### Premium Chart: (Including Tax)

Platinum Plan for Individuals/Families. (Base rate Including service tax)					
Trip Duration	1 Lakh	2 Lakhs	3 Lakhs	4 Lakhs	5 Lakhs
1-7 days	101	114	127	153	195
8-14 days	113	130	149	171	197
15-21 days	125	140	162	186	214
22-28 days	138	149	171	197	227
29-35 days	150	162	185	214	245
36-42 days	160	184	212	243	281



43-49 days	166	191	221	254	290
50-56 days	172	198	229	263	302
57-63 days	178	204	235	270	310
64-70 days	185	212	244	281	322
71-77 days	192	222	255	293	336
78-84 days	197	227	261	300	345
85-91 days	207	238	274	314	362

Gold Plan for Individuals/Families. (Base rate Including service tax)					
Trip Duration	1 Lakh	2 Lakhs	3 Lakhs	4 Lakhs	5 Lakhs
1-7 days	81	92	103	123	157
8-14 days	91	105	120	138	158
15-21 days	101	113	130	150	172
22-28 days	112	120	138	159	183
29-35 days	122	130	150	171	197
36-42 days	130	149	171	197	225
43-49 days	135	155	177	204	235
50-56 days	138	160	184	212	243
57-63 days	143	164	189	217	250
64-70 days	149	171	197	227	261
71-77 days	155	178	205	236	271
78-84 days	159	183	210	242	278
85-91 days	166	192	221	254	291

Silver Plan for Individuals/Families. (Base rate Including service tax)					
Trip Duration	1 Lakh	2 Lakhs	3 Lakhs	4 Lakhs	5 Lakhs
1-7 days	72	81	91	109	138
8-14 days	80	92	106	122	140
15-21 days	90	100	114	132	152
22-28 days	98	106	122	140	162
29-35 days	107	114	132	152	175
36-42 days	114	131	151	173	199
43-49 days	119	137	157	181	208
50-56 days	123	142	163	188	215
57-63 days	126	146	168	192	222
64-70 days	132	152	175	201	230
71-77 days	138	157	181	209	240
78-84 days	140	162	186	214	247
85-91 days	148	170	196	224	258

Corporate Plan (Base rate Including service tax)					
Trip Duration	1 Lakh	2 Lakhs	3 Lakhs	4 Lakhs	5 Lakhs
1-7 days	92	104	122	138	176
8-14 days	106	122	140	162	186
15-21 days	118	136	156	179	205

22-28 days	130	150	171	197	228
29-35 days	138	159	184	211	243
36-42 days	138	159	183	211	242
43-49 days	146	168	192	222	255
50-56 days	151	172	199	230	263
57-63 days	158	182	210	241	277
64-70 days	163	189	216	249	287
71-77 days	171	197	225	260	299
78-84 days	186	214	247	283	326
85-91 days	196	224	257	297	341

Premium Rates for Annual Multi-trip Plan for Emergency Medical Expenses Benefit. (Base rate Including service tax)				
(Rate per mile)				
Age	30 days	45 days	60 days	90 days
0-40	85	106	127	148
41-60	113	140	168	196
61-70	166	205	247	286
71-80	85	106	127	148

**Statutory Warning:** 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 part of the commission payable or any rebate of the premium shown on the policy nor shall any person taking out or renewing or continuing a policy accept any rebate except such rebates as may be allowed in accordance with the published prospectuses or tables of the Insurer. Any person making default in complying with the provisions of this section shall be punishable with fine 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](mailto:contactus@universalsampo.com), website link [www.universalsampo.com](http://www.universalsampo.com)