



# Universal Sampo General Insurance Co. Ltd.

(A joint venture of Allahabad Bank, Indian Overseas Bank, Karnataka Bank Ltd,  
Dabur Investments Corp. and Sampo Japan Nipponkoa Insurance Inc.)

## ANNEXURE - I

### Certificate

(Existing Health Insurance Product proposed to be offered as CSC Health Insurance Product)

Date: - 6<sup>th</sup> June 2017

The following existing approved Health Insurance product is proposed to be offered as a CSC Health Insurance Product. We certify that the product proposed is totally compliant with the product parameters specified in Regulation 13 and Schedule - III and Schedule V of IRDAI (Insurance Services by Common Service Centers) Regulations 2015 (hereafter referred as CSC Regulations, 2015). Further, we certify that the product is in compliance with other provisions of the CSC Regulations, 2015 and that no modifications are effected relating to benefits offered, premium bases, loadings levied or discounts offered in the product.

TABLE – I

Sl. No (1)	Name of the Existing Product (2)	Risks Covered (3)	UIN (4)	Date/Year of filing for earlier approval (including deemed approval) with the Authority (5)	Proposed Name of the CSC Health Insurance Product (6)	Remarks* (7)
1.	Senior Citizen Health Insurance Policy	Hospitalization (Mandatory Cover) & Critical Illness as extension	IRDA/NL-HLT/USGI/P-H/V.I/28/13-14	Date of Filing – 30.04.2013 Date of approval – 11.03.2014	CSC – Senior Citizen Health Insurance Policy	<ul style="list-style-type: none"><li>According to CSC Regulations 2015 The Sum Insured for both the mandatory cover and extension is restricted to 2 Lakh rupees.</li><li>Also as per the CSC Regulations 2015 to make the product simpler and pre underwritten no medical tests will be asked. No Health status loading will thus apply.</li></ul>



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- i. We certify that the above product is placed before Product Management Committee of the company on 30/05/2017.
- ii. The suitability of the product to offer through CSC Channel, systems in place to service the customers are examined. We clarify that the product is in compliance with Schedule - V of CSC Regulations, 2015 and that the following systems are in place to render the requisite services to targeted market segment.  
(Specify the systems in Place)
- iii. We further certify that on being offered as CSC Insurance Product, the product will continue to be financially viable.  
We also certify that on approval, the proposed CSC - Senior Citizen Health Insurance Policy would be offered by complying with all the norms relating to distribution and other relevant parameters specified in CSC Regulations, 2015.

**Ranjan Kumar Sinha**  
Chief Compliance Officer

**Yogesh Agarwal**  
Appointed Actuary

**Rajiv Kumar**  
MD & CEO