

INDIVIDUAL ACCIDENT POLICY - PROSPECTUS

Universal Sampo's Personal Accident Policy provides You and Your family mitigation against the financial consequences of unforeseeable accidents.

WHAT DOES THE POLICY COVER?

The Policy provides for defined benefits based on the nature of injury sustained, by the Insured Person in an accident during the Policy period.

ELIGIBILITY

- The enrollment age under the Policy is from 5 years to 65 years. Fresh proposals for persons above 65 years till 75 years of age may be accepted with 20% loading on premium.
- No fresh proposal beyond 75 years.
- Proposer needs to be aged 18 years or above.
- No maximum renewal age under the Policy.

SCOPE OF COVER

The Policy provides for three different options as under:

- a. **Basic Cover:** covers against Death only
- b. **Wider Cover:** covers against Death, Permanent Total Disablement & Permanent Partial Disablement.
- c. **Comprehensive Cover:** covers against Death, Permanent Total Disablement, Permanent Partial Disablement & Temporary Total Disablement

COMPENSATION BENEFIT

The compensation benefits will depend upon the nature of injury and the Capital Sum Insured under the Policy.

For accidents resulting in Death or Permanent Total disablement, We will provide compensation equivalent to the full Capital Sum Insured.

For Permanent Partial Disablement the compensation will depend 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.

In respect of Temporary Total Disablement, 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.

ADDITIONAL BENEFITS UNDER THE POLICY

In addition to the Compensation benefit stated above, We also undertake to provide compensation in respect of the following:

A. Transportation cost for carriage of dead body to Home including funeral charges.	1% of Capital Sum Insured or 2,500/- (Two thousand five hundred) whichever is lower.
B. 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/
C. Ambulance charges for transportation of Insured person to Hospital following Accident	Actual expenses subject to maximum of Rs 1000/

D. Education Fund: In the event of death, permanent total disablement i.e. 1 & 2 of Table of Benefit of Insured Person, WE will approve compensation towards	5% (Five percent) of C.S.I Subject to a maximum of Rs. 15000/-
E. 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	2% of CSI subject to a maximum of Rs 25000/-

OPTIONAL EXTENSIONS

The Policy can be extended to cover the following by payment of additional Premium:

- 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.
- 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.

TERMS OF RENEWAL

- The policy shall ordinarily be renewable except on grounds of established fraud, or misrepresentation by the insured person Renewal shall not be denied on the ground that the insured had made a claim or claims in the preceding policy years
- As it is a benefit based policy, the policy shall terminate following payment of the benefit covered under the Policy
- We shall provide for a mechanism to condone a delay in renewal up to 30 days from the due date of renewal without deeming such condonation as a break in policy. However coverage need not be available for such period.
- Premium of the Policy may be revised if adverse claims ratio of the entire product portfolio shall fall into range of 130%-150% subject to approval from IRDA. No loading shall be applied on Your individual claims experience basis

THREE MONTHS' NOTICE PERIOD

We shall give You notice in the event We may decide to revise, modify or withdraw the product. Such notice shall be given to You at least three months prior the date when such modification or revision or withdrawal comes into effect. We shall adhere to the following:

- In case of modification or revision, the notice given to You shall detail the reasons for such revision or modification, in particular the reason for an increase in premium (if any) and the quantum of such increase.
- The product shall be withdrawn only after due approval from the Insurance Regulatory and Development Authority. However, if You do not respond to Our intimation in case of such withdrawal, the Policy shall be withdrawn on the renewal date and We shall provide You with an option to migrate to a substitute product offered by Us.

POLICY TERM

The Policy shall be issued for a period of 12 months from date of commencement of Policy

FIXING OF SUM INSURED

Death only cover	---10 times the yearly Income
Wider Cover	--- 05 times the yearly Income
Comprehensive Cover	--- 05 times the yearly Income (Rs 500,000/- max)

SUBSTITUTE PRODUCT

In case We may decide to withdraw this product under which this Policy is issued to You or where the children have attended maximum eligibility age under the Policy, if covered, We shall provide You with an option to buy a similar substitute accident insurance Policy from Us.

SUM INSURED ENHANCEMENT

Sum Insured can be enhanced only upon renewal, subject to Our underwriter's approval.

DUCT

In case We may decide to withdraw this product under which this Policy is issued to You or where the children have attended maximum eligibility age under the Policy, if covered, We shall provide You with an option to buy a similar substitute accident insurance Policy from Us.

CANCELLATION

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

NOMINATION

The Policy has provision of nomination, in absence of Your declaring Nomination at the time of proposal, then all benefits accrued under the Policy if any, shall be given to Your legal heir/dependants.

FREE LOOK PERIOD

1. The Policy shall have a free look period. The free look period shall be applicable at the inception of the Policy and:
 - i. You will be allowed a period of at least 30 days from the date of receipt of the Policy to review the terms and conditions of the Policy and to return the same if not acceptable
2. If You have not made any claim during the Free Look period, You shall be entitled to
 - i. A refund of the premium paid less any expenses incurred by Us on Your medical examination and the stamp duty charges or;
 - ii. Where the risk has already commenced and the option of return of the Policy is exercised by You, a deduction towards the proportionate risk premium for period on cover or;

- iii. Where only a part of the risk has commenced, such proportionate risk premium commensurate with the risk covered during such period.

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, 6th Floor, Reliable
Tech Park, Thane- Belapur Road, Airoli,
Navi Mumbai, Maharashtra – 400708**

E- mail Address

contactus@universalsompo.com

For more details:

www.universalsompo.com

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

**Senior Citizen toll free number: 1800-267-
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, 6th Floor, Reliable
Tech Park, Thane- Belapur Road, Airoli,
Navi Mumbai, Maharashtra – 400708**

E- mail Address:

grievance@universalsompo.com

For more details:

www.universalsompo.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, 6th Floor, Reliable
Tech Park, Thane- Belapur Road, Airoli,
Navi Mumbai, Maharashtra – 400708**

E- mail Address:

gro@universalsompo.com

For more details:

www.universalsompo.com

For updated details of grievance officer, kindly refer the link <https://www.universalsompo.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, 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/>.

PREMIUM DETAILS

The premium under the Policy shall be payable in single installment

The indicative premium rates to be applied on chosen Sum Insured are given as under:

Nature of Cover	Category- Normal	Heavy	Very Heavy
Basic	0.40%o to 0.45%o	0.60%o to 0.70%o	0.75% to 1.1%o
Wider	0.85%o to 1.1%o	1.25%o to 1.4%o	1.6%o to 2.3%o
Comprehensive	1.4%o to 1.5%o	2.00%o to 2.3%o	2.50%o to Nil Cover

Service tax and Education Cess (as applicable) shall be applied on premiums.

Rating for Add-on Covers:

- Medical Expenses Extension: The additional Premium for this extension is 25% of the base PA premium.
- Hospital Confinement Allowance: The additional premium for this extension is Rs 300/- per person.

Rating for renewal policies:

For Renewal policies for persons above 65 years of age, a 10% loading shall be applicable.

We will inform You about the applicable risk loading through a counter offer letter. You have to revert to Us with consent and additional premium (if any) within 15 days of issuance of such counter

letter. In case, You neither accept the counter letter from Us nor revert to Us within 15 days, We shall cancel Your application and refund the premium within next 7 days.

Please note: We shall issue Policy only after getting Your consent

Other Rating Guidelines:

A) Family package discount:

More than 3 family Members	10.00%
More than 4 family Members	12.50%
More than 5 family Members	15.00%

NB: Family means Proposer, spouse, dependent children and dependent parents.

B) Loyalty Discount:

Loyalty discount on the premium in respect of individual and family package cover at the following rate shall be allowed in case the Policy is renewed with Us within 7 days after the expiry of the Policy:

1st year	05%
2nd year	10%
3rd year	15%

CLAIM PROCEDURE

G.1 Procedure for Cashless claims:

Follow below steps to avail Cashless facility through our In house Health Claims Management:

Step I: Locate nearest Hospital by visiting our website or web portal or call our Health Helpline 1800 200 4030.

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.

Step III: Fill your details in the 'Cashless Request Form' & submit it to the Hospital Insurance helpdesk.

Step IV: Hospital verifies the patient details and sends duly filled Cashless Request Form to Universal Sampo

Step V: Universal Sampo Health team will review and judge the admissibility of the Cashless Request 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.

You can now avail cashless facility from non-network hospitals.

To avail the treatment under cashless from non-network hospitals, please find the below steps.

Prior Intimation is required for processing cashless from non-network hospitals:

➤ 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 healthserve@universalsampo.com

G.2 Procedure for reimbursement of claims:

Follow below steps to avail reimbursement facility through our In house Health Claims Management:

Step I: Visit our Web Portal to register claim or Call our Health Helpline 1800 200 4030 or email us at healthserve@universalsampo.com and inform about your claim.

Step II: Visit hospital and undergo your treatment. Settle your hospitalization bill and collect all the documents after discharge from the hospital.

Step III: Fill in Reimbursement Claim Form and submit all original documents to our below mention office for reimbursement.

Universal Sampo General Insurance Company Limited,
Health Claims Management Office,
1st Floor C-56- A/13,
Block- C Sector- 62,
Noida,
Uttar Pradesh, Pincode: 201309

Step IV: On receipt of document your claim will processed as per Terms & Conditions of policy and the same will be communicated over SMS & Email.

Step V: Outcome of the claim will be communicated within 15 days from date of Submission of claim.

G.3 Documents to be submitted:

The reimbursement claim is to be supported with the following documents and submitted within the prescribed time limit.

- I. Claim form duly filled and signed by the Insured
- II. Certificate from attending medical practitioner mentioning the first symptoms and date of occurrence of ailment.
- III. All treatment papers of current ailment including previous treatment papers if any.
- IV. Original Discharge Card from the hospital, Indoor Case Papers.
- V. All original medical Investigation reports (viz. X-ray, ECG, Blood test etc).
- VI. Original hospital bill and receipts.
- VII. Original bills of chemist, medical practitioner, medical investigation, etc. supported by the doctor's prescription.
- VIII. NEFT details and Personalized cancelled cheque/ Passbook copy in the name of proposer for electronic fund transfer.
- IX. Valid Photo ID Proof of the patient.
- X. For accident Cases: MLC (Medico Legal Certificate) / FIR (First Information report).
- XI. Copy of latest valid address proof of proposer like electricity bill, water bill or telephone bill or updated bank statement along with copy of PAN card & Aadhaar Card as per AML/KYC Norms.

The above list of documents is indicative. In case of any further document requirement, our team shall contact you on receipt of your claim documents by us.

Note:

1. Documentation consistent with Telemedicine Practice Guidelines [2020] circulated by the Medical Council of India shall also be allowed under this policy along with the ones involving standard, in-person consultation with a medical practitioner.
2. The company shall only accept bills/invoices/medical treatment related documents only in the Insured Person's name for whom the claim is submitted
3. In the event of a claim lodged under the Policy and the original documents having been submitted to any other insurer, the Company shall accept the copy of the documents and claim settlement advice, duly certified by the other insurer subject to satisfaction of the Company
4. Any delay in notification or submission may be condoned on merit where delay is proved to be for reasons beyond the control of the Insured Person

E) Claim Payment:

- i) The Company shall settle or reject a claim, as the case may be, within 15 days from the date of submission of the claim.
- ii) In the case of delay in the payment of a claim, the Company shall be liable to pay interest from the date of receipt of intimation to till the date of payment.
- iii) However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest in any case not later than 15 days from the date of submission of claim.
- iv) In case of delay beyond stipulated 15 days the company shall be liable to pay interest at a rate 2% above the bank rate from the date of receipt of intimation to till the date of payment.

Claim Disclaimer

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 1800-22-4030 (for MTNL/BSNL users) or 1-800-200-4030 (other users) or on chargeable numbers at +91-22-41659800/+91-22-41659900 or email at 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.

TPA: The Policy shall be directly serviced by Us. Please get in touch with Our Company's representative for complete details.

For all Your service requests e-mail Us at contactus@universalsompo.com

INSURANCE ACT 1938 SECTION 41- Prohibition of Rebates

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 or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus 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 lakhs rupees

Please note: The prospectus contains only an indication of cover offered, for complete details on terms, conditions, coverages and exclusions please get in touch with Us or Our agent and read Policy wordings

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@universalsompo.com, website link www.universalsompo.com