



HOUSEHOLDER'S INSURANCE POLICY **POLICY WORDING**

In consideration of Your having paid the premium for the policy period stated in the Schedule or for any further period of insurance for which we may accept the payment for renewal of this policy, We will indemnify You on the happening of any insured event, as mentioned under the item “**what we cover**” under each section, to the extent of loss suffered but not exceeding the sum insured and / or limit of liability stated in the schedule of the policy in respect of each item, provided that all the terms, conditions and exceptions of this Policy in so far as they relate to anything to be done or complied with by You have been met.

This policy is an evidence of the contract between you and Universal Sampo General Insurance Company Limited. The information furnished by you in the proposal form and the declaration signed by you forms the basis of this contract.

The Policy, the Schedule and any Endorsement shall be read together and any word or expression to which a specific meaning has been attached in any part of this Policy or of Schedule shall bear such meaning wherever it may appear.

DEFINITIONS

1. **You/Your :** The person (s) named as Insured in the Schedule
2. **We/Us/Our :** Universal Sampo General Insurance Company Limited
3. **Proposal:** The application form you sign for this insurance and/or any other information you give to us or which is given to us on your behalf.
4. **Policy:** Policy wording, the Schedule, the Proposal form and Endorsement / Memoranda if any.
5. **Schedule:** The document which describes you, the cover that applies the Period of Insurance and other details of your policy.
6. **Sum Insured:** It means the amount stated against each item in each section of the Schedule which shall be our maximum liability under this Policy for any one claim or in the aggregate for all claims under each section during the Policy period.
7. **Period of Insurance:** The time period for which the contract of insurance is valid as shown in the Policy Schedule.
8. **Excess/Deductible** The amount stated in each section in the Schedule, which shall be borne by you first in respect of each and every claim made under this Policy. Our liability to make any payment under the Policy is in excess of the Excess/Deductible.
9. **Valuables:** Valuables means (a) gold or silver or any precious metals or articles made from any precious metals (b) watches or Jewellery or precious stones or models or coins or curios, sculptures, manuscripts, stamps, collection of stamps, rare books, medals, moulds, designs or any other collectibles (c) deeds, ATM cards, credit cards, bonds, bills of exchange, bank notes, treasury or promissory notes, cheques, money, securities or any other negotiable instrument (d) works of art.
10. **Insured Premises:** The place(s) named in the Schedule where you normally reside.



11. **Market Value:** This is the basis of Sum Insured for household goods other than electrical, mechanical and electronic machines/gadgets under this policy. Market value for household goods means the procurement value of goods from the same or similar source at the time of damage or Loss less appropriate depreciation
12. **Reinstatement Value:** This is the basis of Sum insured for building and permanent furniture, fixtures and fittings and electrical/mechanical/electronic machines/ gadgets under this Policy. Reinstatement Value represents the replacement value of the asset as New at time of Damage or Loss.
13. **Permanent Furniture, Fixtures & Fittings:** Permanent furniture, fixtures and fittings include false ceiling glass /wooden partitions, wooden/steel cupboards fixed to the walls, electrical tube lights and fans only.
14. **Family:** Family means your spouse and dependent children if ordinarily residing with you.
15. **Accident:** Accident means a sudden, unintended fortuitous, visible and external event

COVERAGE:

SECTION 1: FIRE AND ALLIED PERILS- BUILDING & HOUSEHOLD CONTENTS

WHAT WE COVER	WHAT WE EXCLUDE
<p>Loss or Damage directly caused to Building and household Contents by insured perils listed hereunder and subject to its not being otherwise excluded.</p> <ol style="list-style-type: none"> 1. Fire 2. Lightning 3. Explosion / Implosion. 4. Damage caused by an aircraft, other aerial or space devices and articles dropped therefrom. 5. Riot, Strike and Malicious Damage: - Visible physical Damage by external violent means directly caused to the property insured. 6. Strom, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation. 7. Impact Damage by any rail/road vehicle or animal by direct contact. 8. Subsidence and Landslide including Rockslide: Damage caused by subsidence of the part of site on which the insured property stands or landslide/rockslide. 9. Bursting and overflowing of water tank, apparatus and pipes. 10. Missile testing operations. 11. Leakage from automatic sprinkler 	<ol style="list-style-type: none"> 1. Damage caused by pressure waves. 2. Destruction or damage caused to the property by its own fermentation, natural heating or spontaneous combustion or its undergoing heating or drying process 3. Burning of property insured by order of any Public Authority. 4. Explosion/implosion losses to boilers (other than domestic boilers), economizers or other vessels, machinery or apparatus (in which steam is generated) including their contents . 5. Destruction or damage to property caused by centrifugal forces. 6. Damages caused by <ol style="list-style-type: none"> a. Permanent or temporary dispossession of any building resulting from the unlawful occupation by any person of such building or prevention of access to the same. b. Burglary, housebreaking, theft, larceny or any other such attempt or any omission of any kind of any person (whether or not such act is committed in connection with the disturbance of public peace) in any malicious act. c. Total or partial cessation of work or the retardation or interruption or cessation of any process or operations or omissions of any kind 7. Damage by vehicle/animals belonging



<p>installations</p> <p>12. Bush Fire.</p> <p>13. Earthquake– Damage to property insured including by fire occasioned by or in consequence of earthquake including flood or overflow of the sea, lakes, reservoirs and rivers and/or landslide/rockslide resulting there from.</p> <p>14. Terrorism means an act, including but not limited to, the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s) committed for political, religious, ideological or similar purpose, including the intention to influence any government and/or to put the public or any section of the public in fear.</p>	<p>to or owned by You or Your Family.</p> <p>8. Damages caused by :-</p> <p>a.) Normal cracking, settlement or bedding of structures.</p> <p>b.) Settlement or movement of made up ground.</p> <p>c.) Coastal or river erosion.</p> <p>d.) Defective design or workmanship or use of defective material</p> <p>e.) Demolition, construction, structural alteration or repair of any property or ground work or excavation.</p> <p>9. Damage caused by</p> <p>a.) Repairs or alteration to Your Home.</p> <p>b.) Repairs, removal or extension of the sprinkler installation.</p> <p>c.) Defects in construction known to You.</p> <p>10. Damages caused to the insured property by pollution or contamination.</p> <p>11. Expenses necessarily incurred on Architect, Surveyor and Consulting Engineer’s fees and Debris Removal following Damage to property insured by an insured peril in excess of 3% and 1% of the claim amount respectively.</p> <p>12. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.</p> <p>13. Loss, destruction damage to any electrical machine, apparatus fixture or fittings arising from or occasioned by overrunning excessive pressure short circuiting , arcing, self-heating or leakage of electricity from whatever cause (lightning included provided that this exclusion will apply only to the particular electrical machine, apparatus, fixture or fittings which may be destroyed or damaged by fire so set up.</p> <p>14. Livestock or pets</p> <p>15. Valuables as defined under the policy, unless specifically covered.</p> <p>16. Loss or damage to property insured if removed to any building or place other than in which it is herein stated , except machinery and equipment’s temporarily removed for repairs, cleaning, renovation or other similar purposes for a period not exceeding 60 days.</p>
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Special Condition Applicable To Section 1:

If the property hereby insured shall at the breaking out of any fire or at the commencement of destruction of or damage by any of the insured perils be collectively of greater value than the sum insured thereon, then you shall be considered as your own insurer for the difference and shall bear a rateable proportion of the loss accordingly. Provided, however, that if the sum insured hereby on the property insured shall at the event of such fire or at the commencement of such destruction damage



be not less than 85% of the collective value of the property insured, this condition shall be of no purpose and effect.

SECTION 2 : BURGLARY & THEFT

Definitions:

1. **Burglary:** Burglary means the unforeseen and unauthorized entry to or exit from the insured premises by aggressive and detectable means with the intent to steal the contents there from
2. **Theft:** Theft means the illegal taking of property belonging to another person without his consent with the intention of permanently depriving the other of it.
3. **Household Goods:** Household goods means the personal belongings to you and your family members who permanently reside with you which includes all mechanical and electrical gadgets for personal use and specified in the Schedule

WHAT WE COVER	WHAT WE EXCLUDE
<p>1. Loss or Damage directly caused to</p> <ul style="list-style-type: none"> • ‘Contents’ or any part thereof whilst kept in the insured premises • Damage to Insured premises (including reasonable costs for damaged locks at the entry and/or exit points) caused by actual or attempted burglary and/or theft during the policy period. 	<ul style="list-style-type: none"> • Loss or damage from any yard, garden outbuilding (including sheds or garages not attached to the building) or any other property outside the confines of the premises unless specified in the Schedule • Valuables and cash in safe/Almirah , unless specifically covered in the Schedule • Loss or damage of motor vehicles, trailers unless shown in the schedule • Loss or damage in which you, your family members or any other person lawfully on or about your premises is or is alleged to be in any way concerned or implicated • Loss or damage resulting from an act of Riot, Strike, Malicious Damage and Terrorism • Damage to glass and sign boards • Live stock • Loss or damage to contents or stock when the premises are left unoccupied for more than 30 consecutive days unless the same has been reported to us in writing and our written approval obtained. • Any consequential loss or legal liability • First Rs 2500/- under each and every claim

Special Condition:

Reinstatement of sum insured



Immediately upon happening of loss or damage under the policy, the Sum Insured stated in the schedule shall be reduced by the amount of loss or damage and such reduced sum insured shall be limit in respect of any further damage occurring during the current period of insurance unless we give our consent upon payment of additional premium to reinstate the said sum insured.

Basis of Settlement:

Subject to Special Condition I above where is this condition? and deductible stated in the Schedule, we may at our option reinstate, replace or repair the assets covered under this Policy which are lost or damaged or pay the amount of Loss/Damage or may join with any other insurer(s) in doing so .

We shall not be bound to reinstate exactly or completely but only as circumstances permit and in reasonably sufficient manner and in no case we shall be bound to spend more in reinstatement than it would cost to reinstate the assets as it was at the time of occurrence of such damage, nor more than the limit of liability mentioned under the Schedule.

All claims settlement under this Policy is subject to the following conditions:

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1) When the sum insured’ represents the value of the assets covered:

If value of the assets insured under this Policy shall at the time of loss be collectively of greater value than the sum insured opted by you, then you will be considered as being your own insurer for the difference and shall bear a rate able proportion of the loss accordingly. Every item, if more, than one in the Policy shall be separately subject to this condition.

2) When the ‘sum insured’ represents a fixed proportion of the value of the assets covered:

If the fixed proportion of value of the assets insured under this Policy shall at the time of loss be collectively of greater value than the sum insured opted by you, then you will be considered as being your own insurer for the difference and shall bear a rate able proportion of the loss accordingly. Every item, if more, than one in the Policy shall be separately subject to this condition

SECTION 3 : ALL RISK (JEWELLERY & VALUABLES)

WHAT WE COVER	WHAT WE EXCLUDE
<p>1. Accidental loss of or damage to Jewelry and Valuables anywhere in India.</p> <p>Our liability in respect of any one item in any one policy period will not individually or in the aggregate exceed the sub limits of the Sum Insured set against such items in the schedule.</p>	<p>1. 5% of the claim amount subject to minimum of Rs.1000/-</p> <p>2. Loss or damage due to cracking, scratching and/or breaking of lens or glass items or other articles of a brittle or fragile nature whether part of Jewellery and/or Valuable unless such loss or damage arises from an accident to a vessel, train or other mechanised vessel, road vehicles, aircraft by which such jewellery and/or Valuable is being carried by You.</p> <p>3. Loss or damage by or any process of cleaning, dyeing, repairing or restoring to which the Jewellery and/or Valuable is subjected.</p> <p>4. Loss or damage caused by moth, mildew or vermin.</p> <p>5. Damage due to faults/defects existing at the</p>



	<p>commencement of this insurance and known to You , whether such faults/defects were known to Us or not and any wilful act or negligence of You or Your employees</p> <p>6. Loss or damage caused by mechanical derangement or over winding of watches and clock.</p> <p>7. Theft of unattended baggage containing such jewellery and/or Valuables or mysterious disappearance of the same unless it is stolen from securely locked vehicle.</p> <p>8. Loss or damage whilst being conveyed by any carrier under contract of affreightment.</p> <p>9. Damage to money, securities, manuscripts, deeds, bonds, bills of exchange, promissory notes, stocks or share certificates, stamps and travellers cheques and the like</p> <p>10. Loss directly or indirectly occasioned by or happening through or in consequence of war, Invasion act of foreign enemy, hostilities (whether war be declared or not), Civil war, rebellion, revolution, insurrection, Military or usurped power, Confiscation, nationalisation, or any such action</p> <p>11. Loss or damage due to any action from Public Authority.</p> <p>12. Consequential loss of any nature</p>
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Basis of Settlement:

1. In respect of partial losses where an insured article can reasonably be repaired or reinstated at a cost less than the replacement cost, we will indemnify You in respect of the expenses necessarily and reasonably incurred to restore such item to its state immediately prior to the happening of the insured event.
2. In the case of a Total Loss, We shall indemnify You in respect of the restoration or replacement costs. up to the Sum Insured. However We shall not be bound to reinstate or restore exactly or completely, but only as permitted by the circumstances and in the reasonably sufficient manner and to the state that existed immediately prior to the happening of the insured event., subject to the following :
 - a) Single article limit
Unless specifically and separately stated, our liability in respect of each article or pairs of articles shall not exceed 10% of the total sum insured under this policy.
 - b) In the event of loss or damage to any article forming part of a pair or set, WE shall not be liable for more than the value of the particular part or parts which may be lost or damaged without references to any special value which such part or parts may have as forming a pair or set but in any event not exceeding a proportionate part of the sum insured in respect of the pair or set.
3. If the value of the Jewellery and/or Valuables insured under the policy shall at the time of any insured event be collectively of greater value than the sum insured there on ,then You shall be considered as your own insurer of the difference and shall bear a ratable proportion of the loss or damage. Every item, if more than one, shall be separately subject to this condition.

SECTION 4 : PLATE GLASS



WHAT WE COVER	WHAT WE EXCLUDE
<ol style="list-style-type: none"> 1. Any accidental loss of or damage to Plate Glass. 2. Damage to frame and framework of any description following breakage of Glass 3. Following breakage of Glass, the cost of tinting, lettering, painting, embossing, silvering or any other ornamental work on the replacement Glass, provided that such costs have been included in the Sum Insured of the Glass under this Section. 	<ol style="list-style-type: none"> 1. First Rs 500/- under each and every claim 2. Breakage or damage during removal, alteration and repairs carried out at your premises 3. Scratching other than the fracture extending through the entire thickness of Plate Glass 4. Damage or breakage to Plate Glass which are not securely fixed. 5. Any loss or damage caused wilfully by you or your family members, or any loss or damage in which you or any person acting on your behalf is or is alleged to be involved or implicated. 6. Any loss or damage for which the manufacturer or supplier is responsible. 7. Any consequential damage or losses, whether of a financial or property nature or by reason of personal injury and/or any legal liability.

SECTION 5 : BREAKDOWN OF DOMESTIC APPLIANCES

Definition:

Domestic Appliances:

Domestic Appliances means the electrical and/or mechanical equipments as specified in the Schedule which are contained in or fixed at the insured premises and used solely for personal and household related purposes.

WHAT WE COVER	WHAT WE EXCLUDE
<p>Electrical & Mechanical breakdown of Domestic Appliances due to unforeseen and sudden physical damage by any cause not hereinafter excluded whilst in the premises necessitating its immediate repair or replacement.</p>	<ol style="list-style-type: none"> 1. The first Rs 500/- or 2% of Sum Insured whichever is higher for each loss or damage. 2. Damage for which manufacturer or supplier is responsible/ any amount recoverable under Maintenance Agreement if any. 3. Damage resulting from overload experiment or test requiring imposition of abnormal conditions. 4. Damage due to deterioration of or wearing away of any item caused by or as a result of normal use or exposure, atmospheric or climatic conditions, rust, corrosion, moth, vermin or insect. 5. Gradually developing flaws, defects, cracks or partial fractures in any part not necessitating immediate stoppage, although at some future time repair or replacements of parts affected may be necessary. 6. Damage due to faults/defects existing at the commencement of this insurance and known to You, whether such faults/defects were known to



	<p>Us or not and any willful act or negligence of You or Your employees</p> <p>7. Damage to consumables such as ropes, rubber items, dies, moulds, blade, cutters, knives, exchangeable tools, engraved or impression cylinders or rolls, glass and porcelain items, ceramics, operating media, belts or wires, fabrics, anti-corrosive, non-metallic linings unless such parts are affected by an indemnifiable Damage to the insured item itself</p> <p>8. Cost of transport to the repair shop and back of any Damaged item</p> <p>9. Loss or damage to Domestic Appliances older than 10 years from the date of manufacture</p> <p>10. Loss or damage to any Domestic Appliances by perils insurable under other Sections of this Policy.</p> <p>11. Loss or damages to mobile phones or other similar communication devices.</p> <p>12. Any costs incurred in connection with the maintenance of Domestic Appliances including parts replaced in the course of such maintenance operations.</p>
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Special Provisions

1. SUM INSURED

It is a requirement of this insurance that the Sum Insured in respect of items specified in the Schedule shall be equal to the cost of replacement of the insured property by new property of the same kind and capacity, including freight, custom duties.

2. CLAIM SETTLEMENT

The basis of claim settlement can be on either Repair basis or on a Total Loss basis. The total loss basis is adopted if the cost of repair exceeds or equals the Market Value of the Appliance immediately before the Damage.

In case of settlement on repair basis No deduction will be made for depreciation in respect of parts replaced except those with limited life.

In case of Total Loss, the claims will be settled on Market Value basis, which will be arrived at by deducting proper depreciation from the Replacement Value of item as new of same kind, type and capacity.

SECTION 6 : ELECTRONIC EQUIPMENT INSURANCE

Definition:

1. ELECTRONIC EQUIPMENT: Electronic Equipment means the items specified in the Schedule and which are contained or fixed at or in the insured premises. This may include computer, fax machine, televisions sets or any other electronic item including accessories and/or system software.

WHAT WE COVER	WHAT WE EXCLUDE
Electrical & Mechanical breakdown of	1. 10% of the claim amount or Rs 2500/-



<p>Electronic Equipment due to unforeseen and sudden physical damage by any cause not hereinafter excluded whilst in the premises necessitating its immediate repair or replacement.</p>	<p>(whichever is higher) of each and every claim in respect of damage to personal computers and the first 10% of the claim amount or Rs.1000/- whichever is higher in respect of each and every claim in case of other electronic equipment's.</p> <p>2. Damage due to faults/defects existing at the commencement of this insurance and known to You, whether such faults/defects were known to Us or not and any wilful act or negligence of You or Your employees</p> <ul style="list-style-type: none"> • Damage due to continuous influence of operation (e.g. wear and tear, cavitation, erosion, corrosion, incrustation) gradual deterioration and climatic condition. <p>3. Any cost incurred in connection with elimination of functional failures unless such failures were caused by Damage covered under this Section of the Policy.</p> <p>4. Damage for which the manufacturer or supplier is responsible either by law or under contract or any amount recoverable under the terms of Maintenance Agreement.</p> <p>5. Cost of transporting the electronic equipment to and from the place of repair.</p> <p>6. Damage to consumable items (e.g. bulbs, valves, tubes, ribbons, fuses, seals, belts, wires, chains, exchangeable tools, objects made of glass, porcelain or ceramics and operating media as well as aesthetic defects like scratches etc. unless such parts are affected by an indemnifiable Damage to the insured Item itself).</p> <p>Damage to external antenna, dishes, masts and fittings by theft.</p> <p>7. Damage arising through fitting, adjustment, repair or dismantling of any part of said equipment/installation other than by an authorised representative of an Electronic Equipment manufacturer, dealer or that of a reputed repairer.</p> <p>8. Any cost required for alteration, improvement or overhaul or for making drawings, patterns and core boxes.</p> <p>9. Loss or damage to electronic equipment older than 10 years from the date of manufacture.</p> <p>10. Loss or damage to mobile phones or other similar communication devices</p> <p>11. False programming, punching, labelling or inserting or the inadvertent cancelling of information or data contained in External Data Media.</p>
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Special Provisions Applicable To Section 6

2. SUM INSURED



The Sum Insured shall be equal to cost of replacement of Electronic Equipment as new of same kind, type and capacity including freight, dues and custom duties and also cost of dismantling and re-erection. The value of system software also must form part of the sum insured.

3. CLAIM SETTLEMENT

The basis of claim settlement can be on either Repair basis or on a Total Loss basis. The total loss basis is adopted if the cost of repair exceeds or equals the Market Value of the Equipment immediately before the Damage.

In case of settlement on repair basis No deduction will be made for depreciation in respect of parts replaced except those with limited life.

For Total Loss Basis settlement Market Value of item will be calculated by deducting proper depreciation from the Replacement Value of item as new of same kind, type and capacity. If the damaged items become obsolete, then all cost necessary to replace the damaged item with a follow up model will be allowed less deduction for any betterment

The Sum Insured under the Policy if found to be less than the amount required to be insured as described under "Sum Insured" above, then We will pay only in such proportion as the Sum Insured bears to the amount required to be insured. Each and every item shall be subject to this condition separately.

SECTION 7 : PERSONAL ACCIDENT

Definitions:

Accident means a sudden unforeseen and involuntary event caused by external, visible and violent means.

Accidental Death means Death resulting from Bodily Injury solely and independently of any other cause except Illness directly resulting from, or medical or surgical treatment rendered necessary for such Injury, occasions the Death of the Insured Person within 12 months from the date of Accident.

Adventure Sports: Participation in sports activities such as bungee jumping, sky diving, white water canoeing/rafting and engaging in racing, hunting, mountaineering, ice hockey, winter sports and the like.

Ambulance means any vehicle used solely for the conveyance of injured persons from Accidental location or Your residential place or Hospital to any Hospital in emergency cases.

Bodily Injury means accidental physical bodily Injury solely and directly caused by external, violent visible cause.

Break in Policy occurs at the end of the existing Policy term, when the premium due for Renewal on a given Policy is not paid on or before the premium Renewal date or within 30 days thereof.

Capital Sum Insured means the monetary amounts shown against Insured Person(s) which is the maximum limit of our liability against said Insured Person.

Cashless facility means a facility extended by Us to You where the payments, of the costs of treatment undergone by You in accordance with the Policy terms and conditions, are directly made to the network provider by Us to the extent pre-authorization approved.



Condition Precedent means a Policy term or condition upon which the Insurer's liability under the Policy is conditional upon.

Contribution is essentially the right of an insurer to call upon other insurers liable to the same Insured to share the cost of an indemnity claim on a rateable proportion of Sum Insured. This clause shall not apply to any Benefit offered on fixed benefit basis.

Disclosure to information norm means the Policy shall be void and all premium paid hereon shall be forfeited to the Company, in the event of misrepresentation, mis-description or non-disclosure of any material fact.

Emergency Care means management for a severe Illness or Injury which results in symptoms which occur suddenly and unexpectedly, and requires immediate care by a Medical Practitioner to prevent death or serious long term impairment of the Insured Person's health.

Hospitalization means admission in a Hospital for a minimum period of 24 In-patient Care consecutive hours except for specified procedures/ treatments, where such admission could be for a period of less than 24 consecutive hours.

Hospital means any institution established for In- patient care and Day Care treatment of Illness and/ or Injuries and which has been registered as a Hospital with the local authorities under the Clinical Establishments (Registration and Regulation) Act, 2010, or under the enactments specified under the Schedule of Section 56(1) of the said Act OR complies with all minimum criteria as under:

- has qualified nursing staff under its employment round the clock,
- has at least 10 inpatient beds, in those towns having a population of less than 10,00,000 and 15 inpatient beds in all other places,
- has qualified Medical Practitioner (s) in charge round the clock,
- has a fully equipped operation theatre of its own where surgical procedures are carried out,
- maintains daily records of patients and will make these accessible to Insurance company's authorized personnel.

Illness means a sickness or a disease or pathological condition leading to the impairment of normal physiological function which manifests itself during the Policy Period and requires medical treatment.

- a) **Acute condition** - Acute condition is a disease, Illness or Injury that is likely to respond quickly to treatment which aims to return the person to his/her state of health immediately before suffering the disease/Illness/Injury which leads to full recovery.
- b) **Chronic condition** - A chronic condition is defined as a disease, Illness, or Injury that has one or more of the following characteristics:
 - it needs on-going or long-term monitoring through consultations, examinations, check-ups, and / or tests
 - it needs on-going or long-term control or relief of symptoms
 - it requires Your rehabilitation or for you to be specially trained to cope with it
 - it continues indefinitely
 - it comes back or is likely to come back

Injury means accidental physical bodily harm excluding Illness or disease solely and directly caused by external, violent and visible and evident means which is verified and certified by a Medical Practitioner.

Inpatient Care means treatment for which the Insured Person has to stay in a Hospital for more than 24 hours for a covered event.



Insured means the individual whose name is specifically appearing in the Schedule herein after referred as “You”/”Your”/”Yours”/”Yourself”.

Insured Person: The person(s) named as Insured Person in the Schedule which will include you and your family inclusive of dependent parents.

Medical Advise means any consultation or advice from a Medical Practitioner including the issue of any prescription or repeat prescription.

Medical Expenses means those expenses that an Insured Person has necessarily and actually incurred for medical treatment on account of Illness or Accident on the advice of a Medical Practitioner, as long as these are no more than would have been payable if the Insured Person had not been Insured and no more than other Hospitals or doctors in the same locality would have charged for the same medical treatment.

Nominee means the person(s) nominated by the Insured Person to receive the insurance benefits under this Policy payable on his/her death.

Medical Practitioner is a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of licence and is not a member of the Insured Person’s Family.

Notification of Claim is the process of notifying a claim to the insurer or TPA by specifying the timelines as well as the address / telephone number to which it should be notified.

Period of Insurance: The time period for which the contract of insurance is valid as shown in the Policy Schedule.

Permanent Total Disablement: The bodily Injury that totally, irrecoverably and absolutely prevents you from engaging in any kind of occupation.

Permanent Partial Disability: The bodily Injury that results in total, irrevocable, absolute and continuous loss of or impairment of a body part or sensory organ specified under the Table of Benefits.

Proposal: The application form you sign for this insurance and/or any other information you give to us or which is given to us on your behalf.

Policy: Policy wording, the Schedule, the Proposal form and Endorsement / Memoranda, if any.

Renewal means the terms on which the contract of insurance can be renewed on mutual consent with a provision of Grace Period for treating the Renewal continuous for the purpose of all waiting periods.

Reasonable and Customary Charges means the charges for services or supplies, which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the Illness / Injury involved .

Schedule means Schedule attached to and forming part of this Policy mentioning the details of the Insured/Insured Persons, the Sum Insured, the period and the limits to which benefits under the Policy would be payable.



Subrogation means the right of the insurer to assume the rights of the Insured Person to recover expenses paid out under the Policy that may be recovered from any other source.

Temporary Total Disablement: The bodily Injury that prevents you from engaging in your occupation for a period not exceeding 104 weeks since the date of Injury to the time you are fit enough to resume your occupation as certified by Medical Professional

Terrorism/Terrorist activity: means any actual or threatened use of force or violence directed at or causing damage, Injury, harm or disruption, or commission of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered Terrorist activity. Terrorism shall also include any act, which is verified or recognized by the relevant Government as an act of terrorism.

You/Your/Yours/Yourself means the person(s) that We insure and is/are specifically named as Insured in the Schedule.

We/Our/Ours/Us mean Universal Sampo General Insurance Company Limited.

War means War, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

WHAT WE COVER	WHAT WE EXCLUDE
<p>Accidental bodily injury directly resulting in the death or disablement to insured person as per the Table of Benefits. is it anywhere in the world? If yes, then appropriate clause to be inserted that the claims shall be settled in India in Indian rupee</p> <p>The scope of coverage shall depend on the benefit selected by you and as described in the Schedule</p> <p>A) Basic Cover—Death only B) Wider Cover---Death + Permanent Total Disability + Permanent Partial Disability C) Comprehensive Cover---Death + Permanent Total Disability + Permanent Partial Disability + Temporary Total Disability</p> <p>We shall pay to the insured person or his/her legal personal representative / assignee, the compensation set forth in Table of Benefits (as percentage of Capital Sum Insured)</p>	<p>1. Natural Death</p> <p>2. Compensation under more than one of the benefits mentioned in Table of Benefits in respect of same period of disablement.</p> <p>3. 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.</p> <p>4. 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</p> <p>5. Payment of compensation in respect of death or injury as a consequence of/resulting from</p> <ul 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. <p>6. Consequential loss of any kind and/or any legal</p>



		liability 7. Pregnancy including child birth, miscarriage, abortion or complication arising there from. 8. Participation in any naval, military or air force operations. 9. Curative treatments or interventions??? 10. Venereal or sexually transmitted diseases. HIV and or related illness
S. No.	Table of Benefits	Percentage of Capital Sum Insured
1	Accidental Death	100
2	Permanent Total Disability:	
a)	Loss of sight (both eyes)	100
b)	Loss of two limbs	100
c)	Loss of one limb and one eye	100
d)	Permanent Total and absolute disablement as certified by Medical Practitioner	100
3	Permanent Partial Disability:	
A	Loss of sight of one eye	50
B	Loss of one limb	50
C	Loss of toes-all	20
D	Great-both phalanges	5
E	Great-one phalanx	2
F	Other than great, if more than one toe lost each	1
G	Loss of hearing – both ears	50
H	Loss of hearing – one ear	15
I	Loss of Speech	50
J	Loss of four fingers and thumb of one hand	40



K	Loss of four fingers	35
L	Loss of thumb-both phalanges	25
M	Loss of thumb-one phalanx	10
N	Loss of index finger	
	i) Three phalanges	10
	ii) Two phalanges	8
	iii) One phalanges	4
O	Loss of middle finger	
	i) Three phalanges	6
	ii) Two phalanges	4
	iii) One phalanges	2
P	Loss of ring finger	
	i) Three phalanges	5
	ii) Two phalanges	4
	iii) One phalanges	2
Q	Loss of little finger	
	i) Three phalanges	4
	ii) Two phalanges	3
	iii) One phalanges	2
R	Loss of Metacarpals	
	(i) First or second (additional)	3
	(ii) Third, fourth or fifth (additional)	2
S	Any other permanent partial disablement	% as assessed by Medical Practitioner appointed by us
4	Temporary Total disablement benefit at the rate per week for period of confinement or part thereof.	1% of C.S.I or Rs 5000/- whichever is lower for 104 weeks max.
EXTRA Benefits Under The Policy In Addition To Capital Sum Insured INCASE THE LIABILITY FOR ACCIDENTAL CLAIM IS ADMITTED		
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 is admitted by US.		Actual expenses subject to maximum of Rs 1000/



<p>C. Ambulance charges for transportation of Insured person to Hospital following Accident</p>	<p>Actual expenses subject to maximum of Rs 1000/-</p>
<p>D. Education Fund In the event of death, permanent total disablement i.e. 1 & 2 of Table of Benefit of the proposer that is the first Insured Person, We will approve compensation towards Education Fund for dependent children as below??? where are dependent children mentioned/defined?</p>	<p>5% (Five percent) of C.S.I Subject to a maximum of Rs. 15000/- is it per child or for all children together?</p>
<p>E. Loss of Employment</p>	<p>2% of CSI subject to a maximum of Rs 25000/-</p>
<p>In the event of accident leading to loss of employment as a consequence of Permanent Total Disability as per the table of benefits.</p>	

Add- on Covers: (applicable only to Comprehensive Policy and on receipt of additional premium specifically shown under the Schedule)

A) Medical Expenses Extension: In consideration of payment of additional premium as shown in the Schedule, the Policy is extended to cover the medical expenses reasonably and necessarily incurred by you towards medical expenses as a result of 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: In consideration of payment of additional premium as shown in the Schedule, we undertake to pay a 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.



SECTION 8 : BAGGAGE INSURANCE

WHAT WE COVER	WHAT WE EXCLUDE
<p>Accidental Loss of, destruction of or damage caused to personal baggage whilst being carried by You and/or Your family members anywhere in the world.</p>	<ol style="list-style-type: none"> 1. The first Rs 500/- for each loss or damage. 2. Loss or damage due to cracking, scratching and/or breaking of lens or glass whether part of China clay, Marble or other articles of a brittle or fragile nature unless such loss or damage arises from an accident to a vessel, train, motor vehicle? or other mechanised vessel by which such baggage is conveyed. 3. Loss or damage by or any process of cleaning, dyeing, repairing or restoring to which the baggage is subjected. 4. Loss or damage caused by moth, mildew or vermin. 5. Damage due to faults/defects existing at the commencement of this insurance and known to You , whether such faults/defects were known to Us or not and any wilful act or negligence of You or Your employees 6. Loss or damage caused by mechanical derangement or over winding watches and clock. 7. Theft of unattended baggage or mysterious disappearance unless it is stolen from securely locked vehicle. 8. Loss or damage whilst being conveyed by any carrier under contract of affreightment. 9. Loss or damage to jewellery and valuables. 10. Loss, destruction or damage caused by or arising from the leakage, spilling or exploding of liquid, oils or materials of like nature or articles of dangerous and damaging nature. 11. Any tour or travel within the municipal limits of the village, town or city where you permanently reside. 12. Damage to money, securities, manuscripts, deeds, bonds, bills of exchange, promissory notes, stocks or share certificates, stamps and travellers cheques and the like 13. Loss directly or indirectly occasioned by or happening through or in consequence of war, Invasion act of foreign enemy, hostilities (whether war be declared or not), Civil war, rebellion, revolution, insurrection, Military or usurped power, Confiscation, nationalisation, or any such action



	<p>14. Loss or damage due to any action from Public Authority.</p> <p>15. Consequential loss of any nature</p>
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Basis Of settlement:

1. In respect of partial losses where an insured article can reasonably be repaired or reinstated at a cost less than the replacement cost, we will indemnify You up to the Sum Insured in respect of the expenses necessarily and reasonably incurred to restore such item to its state immediately prior to the happening of the insured event.

2. In the case of a Total Loss, We shall indemnify You in respect of the restoration or replacement cost up to the Sum Insured., subject to the following:

- a) Single article limit
Unless specifically and separately stated, our liability in respect of each article or pairs of articles shall not exceed 10% of the total sum insured under this policy.
- b) In the event of loss or damage to any article forming part of a pair or set, WE shall not be liable for more than the value of the particular part or parts which may be lost or damaged without references to any special value which such part or parts may have as forming a pair or set but in any event not exceeding a proportionate part of the sum insured in respect of the pair or set.

The claim shall be settled in India in Indian rupee

SECTION 9 : WORKMEN’S COMPENSATION

WHAT WE COVER	WHAT WE EXCLUDE
<p>Legal compensation incurred by you under the Fatal Accident Act 1855, Workmen’s Compensation Act 1923 or any amendment thereto or under Common Law in respect of accidental death, bodily injury, illness or disease to a domestic help under your direct employment while working at the premises insured under the policy during the Policy Period</p>	<p>Any interest and/or penalty imposed on account of failure to comply with requirements laid down under Workmen’s Compensation Act 1923 and subsequent amendments of the said Act.</p> <p>Liabilities to employees of your contractors or sub-contractors</p> <p>Any liability by virtue of an agreement. Which would not have been attached in the absence of such agreement.</p> <p>Any sum which you would have been entitled to recover from any party but for an agreement between you and such party</p>



SECTION 10 : PUBLIC LIABILITY

WHAT WE COVER	WHAT WE EXCLUDE
<p>1. Damages including the Defence costs incurred by you against</p> <ul style="list-style-type: none"> i. Third Part Property Damage ii. Third Party injury/death iii. Caused due to any negligence of yours or your family solely at the premises named in the policy if notified during the policy period. 	<ul style="list-style-type: none"> 1. Any liability arising out of a contractual obligation. 2. Any accident arising out of wilful or intentional non-compliance of any statutory regulations. 3. Any bodily injury of any person under a contract of employment with you, your contractors or sub-contractors arose out of and in the course of employment 4. Consequential loss of any kind 5. Libel, slander, false arrest, wrongful eviction, wrongful detention, defamation including mental injury, shock resulting there from. 6. Liability arising out of Vehicles covered under Indian Motor Vehicle Act. 7. Damage to property belonging to third parties that is rented, leased or under hire –purchase agreement or on loan to you 8. Damage to property belonging to third party handled by you by way of your trade or worked upon by or in your care, custody or control. 9. Pollution of any kind 10. Any Liability under the Public Liability Insurance Act which attaches liability on a no fault basis 11. Product Liability 12. Any claim directly or indirectly connected to earthquake, typhoon, cyclone, flood or other convulsions of nature or atmospheric disturbances

Special Provision Applicable To Section 10:

You shall not admit liability for or settle or compromise or make or promise any payment in respect of any claim which may be the subject of an indemnity under the policy or incur any costs or expenses in connection therewith without the prior written consent from us.

We shall be entitled (but in no case obliged) to take over and conduct the investigation, defense and /or settlement of any claim. For this purpose you shall give all the information, documentation, records and other assistance to our representatives. Having taken over the defense of any claim, we may in our sole and absolute discretion relinquish the same.

GENERAL EXCLUSIONS APPLICABLE TO THE POLICY

1) Radioactive contamination:

- i. Any loss, damage or legal liability directly or indirectly caused by: a/ionising radiation or radioactive contamination from nuclear fuel or nuclear waste arising from burning nuclear fuel; or.



- ii. the radioactive, poisonous, explosive or other dangerous properties of any nuclear equipment or nuclear part of that equipment.

2) War Risks:

Any consequence whatsoever resulting directly or indirectly from or in connection with any of the following regardless of any other contributing cause or event.

War, invasion, act of foreign enemy hostilities or a warlike operation or operations (whether war be declared or not) civil war rebellion revolution insurrection civil commotion assuming the proportions of or amounting to an uprising military or usurped power.

3) Sonic bangs:

Any loss, damage or legal liability directly or indirectly caused by pressure waves caused by aircraft and other flying objects traveling at or above the speed of sound.

4) Pollution and/or Contamination:

Loss, destruction or damage caused to the insured property by pollution or contamination excluding

- Pollution or contamination which itself results from a peril hereby insured against
- Any peril hereby insured against which itself results from pollution or contamination

5) Gradually occurring losses:

Loss or damage by wear and tear, depreciation, insects, vermins, moth, fungus, corrosion, rust, atmospheric or climatic conditions ingress of water, gradually operating cause, process of cleaning , dyeing, repair, alteration or restoration.

6) Wilful Act:

Loss or damage caused by or arising out of wilful act of the insured or any person acting on his/her behalf including circumstance, fact or matter you are or ought to be reasonably aware prior to the commencement of this contract.

7) Accidental External means:

Loss or damage caused by arising out of accidental external means other than due to those perils covered

8) Consequential Losses:

Loss by delay, loss of market, loss of goodwill and / or any other consequential or indirect loss or damage not covered under Section 11 where is section 11?.

9) Public Authority

- Loss , destruction or damage caused to the property insured by burning by order of any Public Authority
- Permanent or temporary dispossession resulting from confiscation, commandeering , requisition or destruction by order of the Government or any lawfully constituted Authority

10) Liability;

- a) Liability more specifically insured elsewhere
- b) Liability arising out of Asbestosis or any matter related to or arising out of the sale, manufacture, production, distribution or the like of asbestos.

GENERAL CONDITIONS APPLICABLE TO THE POLICY

1. Notice:

Every notice and communication to us required by or in respect of this policy shall be in writing.

2. Reasonable care:



You must take all reasonable steps to protect the property insured, prevent damage or accidents and maintain the property insured in a sound condition.

3. Mis-description:

This Policy shall be void and premium paid shall be forfeited in the event of mis-representation, mis-description or non-disclosure of any material facts by you or your representative.

4. Alteration of Risk:

The cover afforded under this policy shall be suspended and no payment shall be made hereunder if:

- (11.b.i.a) You carry on any business at the insured premises other than the business stated in the proposal
- (11.b.i.b) There is any material changes in the facts and matters stated in the proposal
- (11.b.i.c) The ownership of the building, stocks/contents/any other insured property passes from the you to any other person or entity otherwise than by the operation of the law of succession as applicable.

5 A) Claims Procedure:

A) In the event of any circumstances likely to give rise to a claim you must:

- (a) Intimate us as soon as reasonably possible, but in any event within 15 days of the date the incident.
However in respect of loss or damage under Section 2 (Burglary and Robbery) and Section 3 (Money), the loss must be reported within 24 hours of the happening of any insured event.
- (b) Lodge complaint with the local police immediately in case of fire, theft, burglary, riot strike, malicious damage or any other criminal act.
- (c) Take all reasonable steps to recover any property which has been lost and protect /safe guard damaged property from further loss or damage.
- (d) Provide without expense to us, all proofs, certificates, evidence, assistance or information which we may reasonably require

B) The documents normally required to be submitted in the event of a claim are :

- Duly completed Claim form
- Copy of FIR
- Estimate of loss / repairs
- Invoice/ Bills/Receipts
- FR
- Any other details/documents called for a specific loss
- We shall condone delay on merit for delayed claims where the delay is proved to be beyond Your control

C) Rights & Responsibilities

On the happening of loss or damage to any of the property insured by this policy, the Company may enter and take and keep possession of the building or premises where the loss or damage has happened.

Take possession of or require to be delivered to it any property of the Insured in the building or on the premises at the time of the loss or damage.

Keep possession of any such property and examine, sort, arrange, remove or otherwise deal with the same.



Sell any such property or dispose of the same for account of whom it may concern.

The powers conferred by this condition shall be exercisable by the Company at any time until notice in writing is given by the insured that he makes no claim under the policy, or if any claim is made, until such claim is finally determined or withdrawn, and the Company shall not by any act done in the exercise or purported exercise of its powers hereunder, incur any liability to the Insured or diminish its rights to rely upon any of the conditions of this policy in answer to any claim.

If the insured or any person on his behalf shall not comply with the requirements of the Company or shall hinder or obstruct the company, in the exercise of its powers hereunder, all benefits under this policy shall be forfeited.

The Insured shall not in any case be entitled to abandon any property to the Company whether taken possession of by the Company or not.

5 B) Basis of Claim Settlement:

Unless otherwise specifically stated under the respective section, the basis of settlement shall be as under:

Where a damaged item can be repaired or reinstated at a cost less than the replacement cost then we will indemnify you in respect of expenses necessarily incurred to restore the affected item to its state immediately prior to the happening of the insured event.

In case of a total loss, we will pay you in respect of restoration or replacement costs should it not be market value, it appears to be replacement by new??. We shall not be bound to reinstate or restore exactly or completely but only as permitted by the circumstances and in a reasonably sufficient manner and to the state that existed immediately prior to the happening of the insured even.

Unless otherwise expressly stated in particular section, if the value of the insured property shall at the time of any insured event be collectively of greater value than the sum insured thereon then you shall be considered as your own insurer of the difference and shall bear a rateable proportion of the loss or damage. Each item if more than one shall be separately subject to this condition

6. Cancellation

We may cancel this Policy by sending 15 days notice in writing by recorded delivery to You at Your last known address. You will then be entitled to a pro-rata refund of premium for the un-expired period of this Policy from the date of cancellation, which We are liable to pay on demand.

You may cancel this Policy by sending a written notice to Us. Retention premium for the period we were on risk will be calculated based on following short period table and the balance will be refunded to you subject to the condition that no claim has been preferred on us:

PERIOD OF COVER UPTO	RATE OF PREMIUM TO BE RETAINED
Upto 1 month	25% of Annual Premium
Above 1 month and upto 3 months	50% of Annual Premium
Above 3 months and upto 6 months	75% of Annual Premium
Above 6 months	100% of Annual Premium



7. Fraud

If the claim be in any respect fraudulent, or if any false declaration be made or used in support thereof or if any fraudulent means or devices are used by you or anyone acting on your behalf to obtain any benefits under the policy or if loss or damage be occasioned by the wilful act or with your connivance, all benefits under this policy shall be forfeited.

8. Contribution:

If at the time of any loss or damage happening to any property hereby insured there be any other subsisting insurance or insurances, whether effected by you or by any other person on your behalf covering the same property We shall not be liable to pay or contribute more than its rateable proportion of such loss .

9. Subrogation:

You shall at our expense do or concur in doing or permit to be done all such acts and things that may be necessary or reasonably required by us for the purpose of enforcing any rights and remedies or obtaining relief or indemnify from the other parties to which we shall be or would become entitled or subrogated upon our paying or making good any loss or damage under this Policy whether such acts and things shall be or become necessary or required before or after we indemnify your loss or damage

10. Arbitration

Should any dispute arise between Us and You on the quantum of amount payable, liability being otherwise admitted by us, such dispute will be referred to Arbitration proceedings in accordance with Arbitration Act of 1996 as amended from time to time. Further the making of an award by Arbitrator(s) shall be a condition precedent to any right of action or suit by You against Us.

11. Disclaimer Clause

If We shall disclaim Our liability in any claim, and such claim shall not have been made the subject matter of a suit in a court of law within 12 months from the date of disclaimer, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable under this Policy.

12. Geographical Limits:

The Geographical Limit of this Policy and jurisdiction shall be India. All claims under this policy shall be settled in Indian Rupees only.

13. Nominee

You can at the inception or at any time before the expiry of the Policy, make a nomination for the purpose of payment of claims under the Policy in the event of Your death.

Any change of nomination shall be communicated to Us in writing and such change shall be effective only when an endorsement on the Policy is made by Us.

In case of any Insured Person other than You under the Policy, for the purpose of payment of claims in the event of death, the default nominee would be You.

14. Renewal: Renewal

- i. This Policy shall ordinarily be renewable for lifetime except on grounds of fraud, moral hazard or misrepresentation or non-cooperation by You
- ii. The Renewal of the Policy sought by You shall not be denied arbitrarily. If denied, We shall provide You with cogent reasons for such denial of Renewal.
- iii. We shall not deny the Renewal of the Policy on the ground that You had made a claim or claims in the previous or earlier years, except for Death or Permanent Total Disablement claims where the Policy terminates following payment of the benefit covered (For Personal Accident section)



- iv. The premium of the Policy may be revised subject to approval from Insurance Regulatory Development Authority

15. Free Look-up 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 15 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.

16. Multiple Policy: If two or more policies are taken by You during the period for which You are covered under this Policy from one or more insurers, the contribution clause shall not be applicable where the cover/benefit offered:

- is fixed in nature i.e. Personal Accident Benefit, if available under the *Policy*,
- does not have any relation to the treatment costs;

i. *We* also agree that even if, *You* are covered under multiple policies providing Personal Accident cover, *We* shall make the claim payments independent of payments received under other similar policies in respect of the covered event.

ii. *We* agree that even if two or more policies are taken by *You* during the time for which *You* are covered under this *Policy* from one or more insurers for indemnification of *Your* Hospitalisation treatment costs, *We* shall not apply the *Contribution* clause and *You* shall have the following rights

- *You* may choose to get the settlement of claim from *Us* as long as the claim is within the limits of and according to terms and conditions of the *Policy*
- If the amount to be claimed exceeds the *Sum Insured* under a single *Policy* after consideration of the deductible and co-pay, *You* shall have the right to choose any insurers including *Us* by whom *You* wish *Your* claim to be settled. In such cases, *We* shall settle the claim with contribution clause
- Except for Personal Accident cover, in case if *You* have taken policies from *Us* and one or more insurers to cover the same hospitalisation risk on indemnity basis, *You* shall only be indemnified the hospitalisation costs in accordance with the terms and condition of the *Policy*.

17. Policy Holder's Right:

On receipt of the survey report or the additional survey report, as the case may be, an insurer shall within a period of 30 days offer a settlement of the claim to the insured. If the insurer, for any reasons to be recorded in writing and communicated to the insured, decides to reject a claim under the Policy, it shall do so within a period of 30 days from the receipt of the survey report or the additional survey report, as the case may be. Upon acceptance of an offer of settlement by the insured, the payment of the amount due shall be made within 7 days from the date of acceptance of the offer by the insured. In the cases of delay in the payment, the insurer shall be liable to pay interest at a rate which is 2% above the bank rate prevalent at the beginning of the financial year in which the claim is reviewed.

18. Sum Insured enhancement:

The Sum Insured under the Policy cannot be enhanced during its term. If you wish to enhance Your



Sum Insured, You may cancel the current Policy held by You and purchase a new Policy with higher SI from Us.

19. Notices And Claims

Any notice, direction or instruction given under this Policy shall be in writing and delivered by hand, post, or facsimile to:

Universal Sompo 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

Toll Free Numbers: 1-800-224030 (For MTNL/BSNL Users) or 1-800-2004030

Landline Numbers: (022)-27639800 or (022)39133700 (Local Charges Apply)

E-mail Address: contactus@universalsompo.com

Note: Please include Your Policy number for any communication with us.

20. GRIEVANCES

In case You are aggrieved in any way, You may register a grievance or Complaint by visiting Our website or write to us on contactus@universalsompo.com.

You may also contact the Branch from where You have bought the Policy or the Complaints Coordinator who can be reached at Our Registered Office.

You may also contact on Our – Toll Free Numbers: 1 - 800 - 224030 (For MTNL/BSNL Users) or 1 - 800 – 2004030 or on chargeable numbers at +91-22-27639800/+91-22-39133700; and also send us fax at: (022) 39171419.

- ❖ You can also visit Our Company website and click under links Grievance Notification
- ❖ You can also send direct mail to the concerned authorities at- grievance@universalsompo.com If the issue still remains unresolved, You may, subject to vested jurisdiction, approach Insurance Ombudsman for the redressal of Your grievance.

The updated details are also available on: <http://www.ecoi.co.in/ombudsman.html>

The details of Insurance Ombudsman are available below:

OFFICE OF THE OMBUDSMAN	CONTACT DETAILS
AHMEDABAD	Office of the Insurance Ombudsman,6th Floor, Jeevan Prakash Bldg, Tilak Marg, Relief Road,Ahmedabad - 380001.Tel nos: 079-25501201/02/05/06 email: bimalokpal.ahmedabad@ecoi.co.in
BHOPAL	Office of the Insurance Ombudsman,2nd Floor, Janak Vihar Complex, 6, Malviya Nagar,BHOPAL-462 003.Tel.:- 0755-2769201/9202 Fax : 0755-2769203 Email: bimalokpal.bhopal@ecoi.co.in
BHUBANESHWAR	Office of the Insurance Ombudsman,62, Forest Park, BHUBANESHWAR-751 009.Tel.:- 0674-2596455/2596003 Fax : 0674-2596429 Email: bimalokpal.bhubaneswar@ecoi.co.in
CHANDIGARH	Office of the Insurance Ombudsman, SCO No.101-103,2nd Floor, Batra Building, Sector 17-D,CHANDIGARH-160 017.Tel.:- 0172-2706468



	/2772101 Fax : 0172-2708274 Email: bimalokpal.chandigarh@ecoi.co.in
CHENNAI	Office of the Insurance Ombudsman, Fathima Akhtar Court, 4th Floor, 453 (old 312), Anna Salai, Teynampet, CHENNAI-600 018. Tel.:- 044-24333668 /24335284 Fax : 044-24333664 Email: bimalokpal.chennai@ecoi.co.in
NEW DELHI	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Bldg., Asaf Ali Road, NEW DELHI-110 002. Tel.:- 011-23234057/23232037 Fax : 011-23230858 Email: bimalokpal.delhi@ecoi.co.in
GUWAHATI	Office of the Insurance Ombudsman, "Jeevan Nivesh", 5th Floor, S.S. Road, GUWAHATI-781001. Tel.:- 0361-2132204/5 Fax : 0361-2732937 Email: bimalokpal.guwahati@ecoi.co.in
HYDERABAD	Office of the Insurance Ombudsman, 6-2-46, 1st Floor, Moin Court, A.C. Guards, Lakdi-Ka-Pool, HYDERABAD-500 004. Tel : 040-65504123 /23312122 Fax: 040-23376599 Email: bimalokpal.hyderabad@ecoi.co.in
ERNAKULAM	Office of the Insurance Ombudsman, 2nd Floor, CC 27/2603, Pulinat Bldg., M.G. Road, ERNAKULAM-682 015. Tel : 0484-2358759/2359338 Fax : 0484-2359336 Email: bimalokpal.ernakulam@ecoi.co.in
KOLKATA	Office of the Insurance Ombudsman, Hindustan Building. Annexe, 4th Floor, C.R.Avenue, KOLKATA – 700 072 Tel No: 033-22124339/22124346 Fax: 22124341 Email: bimalokpal.kolkata@ecoi.co.in
LUCKNOW	Office of the Insurance Ombudsman, Jeevan Bhawan, Phase-2, 6th Floor, Nawal Kishore Road, Hazaratganj, LUCKNOW-226001. Tel : 0522 - 2231331 /223133 Fax: 0522-2231310 Email: bimalokpal.lucknow@ecoi.co.in
MUMBAI	Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S.V. Road, Santacruz(W), MUMBAI-400 054. Tel : 022-26106960/26106552 Fax : 022-26106052 Email: bimalokpal.mumbai@ecoi.co.in
JAIPUR	Office of the Insurance Ombudsman, Ground Floor, Jeevan Nidhi II, Bhawani Singh Road, JAIPUR – 302 005. Tel: 0141-2740363 Email: bimalokpal.jaipur@ecoi.co.in
PUNE	Office of the Insurance Ombudsman, 3rd Floor, Jeevan Darshan, N.C. Kelkar Road, Narayanpet, PUNE – 411030. Tel: 020-32341320 Email: Bimalokpal.pune@ecoi.co.in
BENGALURU	Office of the Insurance Ombudsman, 24th Main Road, Jeevan Soudha Bldg., JP Nagar, 1st Phase, Ground Floor BENGALURU – 560025. Tel No: 080-26652049/26652048 Email: bimalokpal.bengaluru@ecoi.co.in
NOIDA	Office of the Insurance Ombudsman, 4th Floor, Bhagwan Sahai Palace, Main Road, Naya Bans, Sector-15, NOIDA – 201301. Tel: 0120-2514250/51/53 Email: bimalokpal.noida@ecoi.co.in
PATNA	Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, PATNA – 800006 Tel No: 0612-2680952 Email id : bimalokpal.patna@ecoi.co.in.