



IOB HEALTH CARE PLUS POLICY (REVISION) **PROSPECTUS**

We, at USGI always endeavor to bring the best of Insurance products and services to our esteemed customers. In order to cater to the needs of the customers of Indian Overseas Bank, we have designed the “IOB Health Care Plus Policy (Revision)” in association with Indian Overseas Bank.

The IOB Health Care Plus Policy(Revision) is a complete health Insurance Plan that covers you, your spouse and two dependent children and dependent parents, under this unique family floater gives you the flexibility of taking one policy that covers the entire family under a single sum insured.

1. Who can take the Policy?

The scheme provides for Mediclaim Insurance cover, which is available to all the customers of IOB maintaining a S.B. or C.D account with them including NRI customers. However, the cover is available for treatment in hospitals in India only.

2. Eligibility

All account holders of Indian Overseas Bank within the age band of 18 to 65 years are eligible to take the Policy.

- The enrollment age under the policy is from 1 day to 65 years.
- The minimum age for the proposer should be 18 years.
- An individual may cover himself/ herself and his/ her spouse, dependent children under **Plan A** of the Policy and himself/herself, his/her spouse, dependent children and dependent parents under **Plan B** of the policy.
- The maximum age under till which dependent male child can be covered is 21 years of age and dependent female child can be covered is 25 years or till she marries, whichever is earlier. Dependent children below 3 months can be covered with at least one parent under the Policy.

3. Sum Insured:

- **Hospitalisation cover:**
Choice of Sum Insured ranges from Rs 50,000 to Rs 5,00,000 in multiples of Rs 50,000 .
High range sum insured is available under the policy is 7,50,000 , 10,00,000 , 12,50,000 & 15,00,000.
- **Optional Extension:** Capital Sum Insured for Optional Extension of Personal Accident (Accidental Death only) ranges from Rs 50,000/- to Rs 500,000 in multiples of 50,000.
High range sum insured is available under the policy is 7,50,000 , 10,00,000 , 12,50,000 & 15,00,000.



4. Policy Tenure:

- **Long Term Policy:** The Policy term from one year to three years is available under individual policies.
- The policy can be renewed lifetime

5. What is covered under the Policy?

The Hospitalization expenses of the insured when Insured sustains any injury or contracts any disease and is advised hospitalization by a Medical Practitioner

We will pay Reasonable and Customary charges of the following Hospitalization expenses:

1. The Medical Expenses incurred on Room, Boarding and Nursing Expense as provided in the Hospital/ Nursing Home
2. The Medical Expenses incurred on Medical Practitioner/ Anesthetist, Consultant fees, Surgeons fees and similar expenses
3. The Medical Expenses incurred on Anesthesia, Blood, Oxygen, Operation Theatre, Surgical Appliances, Medicines and Drugs, Diagnostic Materials and X-ray, Dialysis, Chemotherapy, Radiotherapy, Cost of Pacemaker, Artificial Limbs, Cost of Organs and similar expenses.
4. The medical expenses on treatment arising from or traceable to pregnancy, childbirth and expenses on the treatment of the newly born child up to 5% of the sum insured, subject to such treatment not being carried out before the completion of 9 months from the commencement of the policy
5. The Medical Expenses incurred in the 30 days immediately prior before the date You were Hospitalized, provided that any Nursing expenses during Pre Hospitalization will be considered only if Qualified Nurse is employed on the advice of the attending Medical Practitioner for the duration specified
6. The Medical Expenses incurred in the 60 days immediately after Your date of discharge from Hospital provided that any Nursing expenses during Pre Hospitalization will be considered only if Qualified Nurse is employed on the advice of the attending Medical Practitioner for the duration specified
7. Cost of Health Checkup: Insured Person shall be entitled for reimbursement of cost of medical checkup once at the end of a block of every three claim free Policies. The reimbursement shall not exceed the amount equal to 1% of the average Basic Sum Insured during the block of four claim free Policies.

Additional benefits

8. In case of hospitalization of children below 12 years, a lump sum amount of Rs.1000/- as Out of Expenses to any of the parents during the policy period.
9. Ambulance charges in connection with any admissible claim limited to Rupees 1000/- per policy period.
10. In case of death in hospital, funeral expenses are reimbursed up to Rs.1000/ over and above the sum insured subject to the original illness/accident claim admitted under the policy.



NB:

Expenses on Vitamins and Tonics only if forming part of treatment as certified by the attending Medical Practitioner.

- a) The Hospitalization expenses incurred for treatment of any one illness under agreed package charges of the Hospital/Nursing Home will be restricted to 75% of the Sum Insured.
- b) Cashless facility for the medical treatment carried out in Network Hospital/ Nursing home is available through our nominated Third Party Administrator (TPA)
- c) A co-payment of 20% shall be applicable on each and every claim of Insured Person who is above 55 years of age under the Policy
- d) If medical expenses are incurred under two Policy Periods, the total liability shall not exceed the Sum Insured of the Policy during which the Insured Person's medical treatment commenced and the entire claim will be considered under that Policy only
- e) Expenses on hospitalization for a minimum period of 24 hours are admissible. However, this time limit is not applied to specific treatments, i.e. Dialysis, Chemotherapy, Radiotherapy, Eye Surgery, Lithotripsy (Kidney stone removal), D&C, Tonsillectomy taken in the Hospital / Nursing Home and where in the insured is discharged on the same day, such treatment will be considered to have been taken under hospitalization benefit. This condition will also not apply in case of stay in Hospital for less than 24 hours provided (a) the treatment is such that it necessitates hospitalization and the procedure involves specialized infrastructural facilities available in hospitals (b) due to technological advances hospitalization is required for less than 24 hours only.

Extensions under the Policy

Personal Accident Death cover

In case you have opted for additional cover against Personal Accident- Death only benefit and have paid additional premium, We will pay a lump sum amount as mentioned in the table below in the event of Accidental Death of the Insured whose name is appearing in the Schedule forming part of this Policy.

The Sum Insured as under shall be applicable as below.

Insured Person	% of Sum Insured
In case of Death of Account Holder	100% of the Sum Insured
In case of Death of Spouse	50% of the Sum Insured
In case of Death of Children above 12 years of age	20% of the Sum Insured
In case of Death of Children up to 12 years of age	10% of the Sum Insured



6. Discount, Loading and Co-payment (if any)

- **Co-payment:** 20% co-pay shall be applicable on each and every claim of Insured above 55 years of age
- **Long Term Policy:** The Policy can be taken for a period of two/ three years and discount as under would be provided

Duration of policy	Premium to be charged
2 years	2 year premium in advance less 5% discount
3 years	3 year premium in advance less 10% discount

Premiums under the Policy shall be payable in a single installment.

7. Pre Policy Medical Checkup:

- The Company would require submission of Medical Reports for ECG and Blood Sugar (Fasting+ PP) when the Insured Person is above 50 years.
- This requirement will only be for fresh Proposals, when the Sum Insured is enhanced at the time of renewal or when there is break in insurance for more than 15 days.
- 50% of such medical examination costs shall be reimbursed by us, if the proposal is accepted.

8. Additional Benefits under the Policy

i. Tax benefit: Only the Medical Premium Component (excluding Service Tax thereon) is eligible for rebate under Section 80D of the Income Tax Act.

ii. Portability: If You were insured continuously and without a break, under another Indian similar health insurance Policy with any other Indian General Insurance company or from Us, it is understood and agreed that:

- a) If You wish to exercise the Portability Benefit, We should have received Your application with complete documentation at least 45 days before the expiry of Your present period of insurance;
- b) This benefit is available only at the time of Renewal of the existing health insurance Policy.
- c) The Portability Benefit shall be applied subject to the following:
 - i. You shall give Us all additional documentation and/or information We request;
 - ii. You pay Us the applicable premium in full;
 - iii. There is no obligation on Us to insure all Insured Persons or to insure all Insured Persons on the proposed terms, even if You have given Us all documentation;



Universal Sampo General Insurance Co. Ltd.

Suraksha, Hamesha Aapke Saath

Toll free Fax No. 022-29211844 Email: contactus@universalsampo.com

- iv. We have received the database and claim history from the previous insurance company for the Insured Person's previous health insurance policy.
- v. Your proposal shall be subject to Our medical underwriting

We reserve the right to modify or amend the terms and the applicability of the Portability Benefit in accordance with the provisions of the regulations and guidance issued by the Insurance Regulatory and Development Authority as amended from time to time.

iii. Free Look Period: (Not applicable on renewals)

We shall give You a Free Look Period. at the inception of the Policy and:

1. 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
 - a) A refund of the premium paid less any expenses incurred by Us on Your medical examination and the stamp duty charges or;
 - b) 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;
 - c) Where only a part of the risk has commenced, such proportionate risk premium commensurate with the risk covered during such period.

9. Conditions under the Policy

Cancellation:

We may cancel this Policy by sending 15 days' notice in writing by recorded delivery to You at Your last known address, However this clause shall not be exercised except on grounds of fraud, misrepresentation, or suppression of any material fact either at the time of taking the policy or any time during the currency of the policy or bad moral hazard. 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:

Up to 1 month	25% of annual premium
Above 1 month and up to 3 months	50% of annual premium
Above 3 months and up to 6 months	75% of annual premium
Above 6 months	100% of annual premium



Renewal of the Policy

- a. Your Policy shall ordinarily be renewable till lifetime of age except on grounds of fraud, moral hazard or misrepresentation or non-cooperation by You/ any of the Insured Person
- b. The Renewal of a Policy sought by You shall not be denied arbitrarily. If denied, We shall provide You with cogent reasons for such denial of Renewal.
- c. Company 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 the optional benefit covers where the coverage under the benefits viz. Personal Accident shall terminate following payment
- d. After the completion of maximum renewal age of dependent children, the policy would be renewed for lifetime, Subject to Separate proposal form to be submitted to us at the time of renewal with the insured member as proposer and subsequently the policy should be renewed with us annually and within the Grace period of 30 days from date of Expiry. Suitable credit of continuity/waiting periods for all the previous policy years would be extended
- e. 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 shall not be available for such period.
- f. If You move into a higher age band, the premium will increase at the next Renewal. However, this Policy will not be subject to any alteration in premium rates generally introduced until the next Renewal.
- g. If the Policy is not renewed within the Grace Period then We may agree to issue a fresh Policy subject to Our underwriting criteria and no continuing benefits shall be available from the expired Policy.
- h. All premiums are payable in advance of any cover under this Policy being provided.
- i. The basic premium applicable under the Policy may be revised at a later stage subject to approval from IRDAI

Policy premium: The premium under the Policy shall be payable in advance in a single installment.

Sum Insured Enhancement: The Sum Insured under the Policy can be enhanced only at renewal subject to Our underwriter's approval.

Substitute Product:

In case We may decide to withdraw this product under which this Policy is issued to You or where the children have reached maximum eligibility age or where Your maximum renewable age under the Policy has been reached, We shall provide You with an option to buy a substitute health insurance Policy from Us.

You will be given the Portability credit based on the number of years of continuous and uninterrupted insurance cover under this Policy towards the waiting periods in the new substitute health insurance Policy issued by Us.



Three Month Notice:

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 also promise You that

- i. 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.
- ii. The product shall be withdrawn only after due approval from the Insurance Regulatory and Development Authority of India. 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, subject to portability conditions.

10. What is not covered under the Policy? (Major Exclusions under the Policy)

1. 30 days Waiting Period

A waiting period of 30 days will apply to all claims unless:

- i. You have been insured under this Policy continuously and without any break in the previous Policy Year, or
- ii. You were insured continuously and without interruption for at least 1 year under any other Indian insurer's individual health insurance Policy for the reimbursement of medical costs for inpatient treatment in a Hospital, and You establish to Our satisfaction that You were unaware of and had not taken any advice or medication for such Illness or treatment.
- iii. If You renew with Us or transfer from any other insurer and increase the Sum Insured (other than as a result of the application of Cumulative Bonus upon Renewal with Us, then this exclusion shall only apply in relation to the amount by which the Sum Insured has been increased.

2. Pre-existing diseases

Pre-existing diseases will not be covered until 48 months of continuous coverage have elapsed, since inception of the first Policy with Us; but:

1. If You are presently covered and have been continuously covered without any break under:
 - i) An individual health insurance plan with an Indian insurer for the reimbursement of medical costs for inpatient treatment in a Hospital,

OR

Any other similar health insurance plan from Us, then, Pre-existing diseases exclusion of the Policy stands deleted and shall be replaced entirely with the following:

- i) The waiting period for all Pre-existing diseases shall be reduced by the number of Your continuous preceding years of coverage under the previous health insurance Policy;

AND



ii) If the proposed Sum Insured for You is more than the Sum Insured applicable under the previous health insurance Policy (other than as a result of the application of Cumulative Bonus), then the reduced waiting period shall only apply to the extent of the Sum Insured under the previous health insurance Policy.

3. Hospitalization expense incurred in the first year of operation of the insurance cover on treatment of the following Diseases:

- Cataract
- Benign Prostatic Hypertrophy
- Myomectomy, Hysterectomy
- Hernia, Hydrocele
- Fistula in anus, Piles
- Arthritis, Gout, Rheumatism
- Joint replacement unless due to accident
- Sinusitis and related disorders
- Stone in the urinary and biliary systems
- Dilatation and Curettage
- Skin and all internal tumors/cysts/nodules/polyps of any kind, including breast lumps unless malignant, adenoids and hemorrhoids
- Dialysis required for renal failure
- Surgery on tonsils and sinuses
- Gastric and duodenal ulcers

However, a waiting period of 1 year will not apply if You were insured continuously and without interruption for at least 1 year under Our or any other Indian insurer's individual health insurance Policy for the reimbursement of medical costs for inpatient treatment in a Hospital.

NB: The reduction in the waiting period specified above shall be applied subject to the following:

- i) We will only apply the reduction of the waiting period if We have received the database and claim history from the previous Indian insurance Company (if applicable);
- ii) We are under no obligation to insure all Insured Persons or to insure all Insured Persons on the proposed terms, or on the same terms as the previous health insurance Policy even if You have submitted to Us all documentation
- iii) We shall consider only completed years of coverage for waiver of waiting periods.

Other Exclusions:

1. Injury or Diseases directly or indirectly caused by or arising from or attributable to war, invasion, act of foreign enemy, war like operation (whether war be declared or not).



Universal Sampo General Insurance Co. Ltd.

Suraksha, Hamesha Aapke Saath

Toll free Fax No. 022-29211844 Email: contactus@universalsampo.com

2. Circumcision unless necessary for the treatment of a Disease not otherwise excluded or required as a result of accidental bodily injury; vaccination, inoculation, cosmetic or aesthetic treatment of any description(including any complications arising thereof), plastic surgery except those relating to treatment of Injury or Disease.
3. Cost of spectacles and contact lens or hearing aids.
4. Dental treatment or surgery of any kind
5. Convalescence, general debility, run down condition or rest cure, congenital external disease or defects or anomalies, sterility, venereal disease, intentional self-injury and use of intoxicating drugs/alcohols.
6. Any expense on treatment related to HIV, AIDS Human T-Cell Lymphotropic Viruses types III (III-LB-III) or Lymphadenopathy Associated viruses (LAV) or the Mutant derivatives or Variations Deficiency Syndrome and all related medical condition.
7. Expenses on Diagnostic, X-Ray, or Laboratory examinations unless related to the treatment of Disease or Injury falling within ambit of Hospitalisation or Domiciliary Hospitalisation claim.
8. Voluntary medical termination of pregnancy during first 12 weeks from the date of conception and expenses on treatment of any infertility, sub fertility or assisted conception treatment.
9. Injury or Diseases directly or indirectly caused by or contributed to by nuclear weapons/material.
10. Any expense on treatment of Insured Person as outpatient in a Hospital.
11. Any expense on Naturopathy, non-allopathic treatment and/or any treatments not approved by Indian Medical council Any expense related to Disease/Injury suffered whilst engaged in adventurous sports like hand gliding, mountaineering, rock climbing, sky diving, professional or amateur racing, parachuting, skiing, ice skating, ballooning, river rafting, polo playing, horse racing or sports of similar nature.
12. External medical equipment of any kind used at home as post hospitalization care like wheelchairs, crutches, instruments used in treatment of sleep apnea syndrome (C.P.A.P) or continuous peritoneal ambulatory dialysis (C.P.A.D) and oxygen concentrator for bronchial asthmatic condition, etc.
13. Any expense under Domiciliary Hospitalization
14. Pre and post-natal expenses excluded unless incurred as inpatient in a hospital
15. War, Rebellion, Revolution, Terrorism acts, Nuclear weapon induced treatment or taking active part in Riot, Strike, malicious acts.

Exclusions Under Personal Accident Death Only cover:

1. Natural Death
2. Payment of compensation in respect of death as a consequence of/resulting from
 - A. Committing or attempting suicide, intentional self-injury.
 - B. Whilst under influence of intoxicating liquor or drugs.
 - C. due to Drug addiction or alcoholism.
 - D. Whilst engaged in any adventurous sports like hand gliding, mountaineering, rock climbing, sky diving, professional or amateur racing, parachuting, skiing, ice skating,



Universal Sampo **General Insurance Co. Ltd.**

Suraksha, Hamesha Aapke Saath

Toll free Fax No. 022-29211844 Email: contactus@universalsompo.com

- ballooning, river rafting, polo playing, horse racing or sports of similar nature and/or hazardous activities like persons working in underground mines, explosives, workers involved in electrical installations with High – tension supply, jockeys, circus personnel or activities of similar nature
- 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 nationalization or requisition by or under the order of any government or public authority.
3. Any consequential or indirect loss or expenses arising out of or related to any Insured Event, unless otherwise covered in under the policy.
 4. Pregnancy including child birth, miscarriage, abortion or complication arising there from except if arised out of an accident.
 5. Participation in any naval, military or air force operations.
 6. Venereal or sexually transmitted diseases.

11. Claims Procedure

A) Reimbursement Claims Process:

Upon happening of any injury / Disease which may give rise to a claim under this Policy

- You shall give Us a notice to Our call centre immediately and also intimate in writing to Our Policy issuing office but not later than 7 days from the date of Hospitalisation. A written statement of the claim will be required and a Claim Form will be completed and the claim must be filed within 30 days from the date of discharge from the Hospital or completion of treatment.
- You must give all original or copies of bills, receipts, certificates, post-mortem report in the event of death, information and evidences from the attending Medical Practitioner / Hospital / Chemist / Laboratory as required by Us. On receipt of intimation from You regarding a claim under the Policy, We are entitled to carry out examination and obtain information on any alleged Injury or Disease requiring Hospitalisation if and when We may reasonably require.

B) Cashless Claims:

Cashless Service: You can avail cashless hospitalisation facility at any hospital in the network of the TPA. We will provide a Cashless Service by making payment to the extent of Our liability direct to the Network

Hospital as long as We are given notice that the Insured Person wishes to avail Cashless Service accompanied by full particulars at least 48 hours before any planned treatment or Hospitalisation or within 24 hours after the treatment or Hospitalisation in the case of an emergency (namely a sudden, urgent, unexpected occurrence or event, bodily alteration or occasion requiring immediate medical attention).

In case if You want to avail cashless facility in any of the network hospital you shall follow the process as mentioned below.

- Carry the Health Card/ copy of E-cards.



Universal Sampo
General Insurance Co. Ltd.

Suraksha, Hamesha Aapke Saath

Toll free Fax No. 022-29211844 Email: contactus@universalsampo.com

- Obtain Pre Authorization form from the hospital counter.
- Fill up the form and submit it at the hospital counter.
- Ensure that hospital faxes the pre authorization form to TPA or you can fax the form to TPA yourself.
- Once the form has been faxed, TPA will send the authorization to the Hospital.
- Once cash less approval is received, patient need not pay the bill to the hospital for covered medical expenses

Claim Processing

1. We shall settle claim(s) as per Policy terms and conditions, including its rejection, within thirty days of the receipt of the last necessary claim document
2. We shall have no liability under this Policy, once the Sum Insured (Maximum Limit of Indemnity) with respect to any of the Sections, is exhausted by You or Your Insured Family Member.
3. All admissible claims under this Policy shall be paid by Us within 7 working days from date of acceptance of such a claim. In case of delay in the payment, We shall be liable to pay interest at a rate which is 2% above bank rate prevalent at the beginning of the financial year in which claim is reviewed by Us.
4. We shall condone delay on merit for delayed claims where the delay is proved to be beyond Your control.

Claims 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 1800-200-5142 (other users) or on chargeable numbers at (022)-39635200. Please note that no delay should be allowed to occur in notifying a claim on the policy as the same may prejudice liability.

In case of any discrepancy, complaint or grievance, please feel free to contact us within 15 days of receipt of the Policy.

Premium

Plan A: - Self, Spouse, 2 Dependent Children

Sum Insured	Premium Rate Chart							
	0 - 25	26 - 35	36 - 45	46 - 55	56 - 65	66 - 70	71 - 80	80 and above
50000	900	1,000	1,200	1,400	2,000	3,700	4,900	5,300
100000	1,800	1,900	2,200	2,800	3,800	7,200	9,400	10,300
150000	2,600	2,800	3,300	4,000	5,600	10,500	13,700	15,100
200000	3,300	3,700	4,200	5,200	7,200	13,500	17,700	19,400
250000	4,000	4,400	5,000	6,200	8,700	16,100	21,200	23,300
300000	4,600	5,100	5,900	7,200	10,100	18,800	24,700	27,100
350000	5,200	5,700	6,600	8,100	11,300	21,100	27,700	30,500



Universal Sampo General Insurance Co. Ltd.

Suraksha, Hamesha Aapke Saath

Toll free Fax No. 022-29211844 Email: contactus@universalsampo.com

400000	5,800	6,400	7,300	9,000	12,600	23,500	30,800	33,800
450000	6,400	7,000	8,000	9,900	13,900	25,800	33,800	37,200
500000	6,900	7,600	8,700	10,800	15,100	28,100	36,900	40,600
750000	8,300	9,200	10,500	13,000	18,100	33,700	44,200	48,700
1000000	9,200	10,200	11,700	14,400	20,100	37,500	49,100	54,000
1250000	9,900	10,900	12,500	15,400	21,500	40,100	52,600	57,800
1500000	10,500	11,500	13,200	16,400	22,800	42,500	55,700	61,300

Plan B: - Self, Spouse, 2 Dependent Children & 2 Dependent Parents

Sum Insured	Premium Rate Chart							
	0 - 25	26 - 35	36 - 45	46 - 55	56 - 65	66 - 70	71 - 80	80 and above
50000	1,500	1,700	1,900	2,400	3,400	6,200	8,200	9,000
100000	3,000	3,300	3,800	4,700	6,500	12,100	15,900	17,400
150000	4,400	4,800	5,500	6,800	9,500	17,700	23,200	25,500
200000	5,600	6,200	7,100	8,800	12,200	22,800	29,900	32,800
250000	6,700	7,400	8,500	10,500	14,600	27,300	35,800	39,300
300000	7,800	8,600	9,900	12,200	17,100	31,800	41,700	45,800
350000	8,800	9,700	11,100	13,800	19,200	35,700	46,800	51,500
400000	9,800	10,800	12,300	15,300	21,300	39,600	52,000	57,200
450000	10,800	11,800	13,600	16,800	23,400	43,600	57,100	62,900
500000	11,700	12,900	14,800	18,300	25,500	47,500	62,300	68,500
750000	14,100	15,500	17,700	22,000	30,600	57,000	74,800	82,200
1000000	15,600	17,200	19,700	24,400	34,000	63,300	83,000	91,300
1250000	16,700	18,400	21,100	26,100	36,400	67,700	88,800	97,700
1500000	17,700	19,500	22,300	27,600	38,500	71,800	94,100	103,500

Note:

- Above Premium is calculated on basis of age of the proposer
- Rates are excluding all taxes, cess and duties as applicable
- Premium paid is eligible for Tax deduction under 80 D of IT Tax Act, 1961 (Tax benefits are subject to change as per tax laws)
- All premium rates are annual rates in Rs.

Premium for PA Death Benefits under Plan A and Plan B

Personal Accident Cover: **INR 0.46 Per Mille.**

Note:

- PA cover is not available for parents
- Rates are excluding all taxes, cess and duties as applicable



Universal Sampo
General Insurance Co. Ltd.

Suraksha, Hamesha Aapke Saath

Toll free Fax No. 022-29211844 Email: contactus@universalsompo.com

- All premium rates are annual rates in Rs.
- **Tax Benefits are subject to change as per change in Tax Laws.

For all your service requests e-mail us at contactus@universalsompo.com

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 liable for a penalty which may extend to ten lakh 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 carefully before concluding a sale. Insurance is a subject matter of solicitation.

*****END*****