



## Universal Sampo – Health Claim Management

Universal Sampo is proud to introduce In-House Health Claim Management which will enhance the customer service in the event of any claims.

### **Cashless Hospitalization Process**

“Cashless facility” is a facility extended by the insurer to the insured where the payments of the costs of treatment undergone by the insured in accordance with the policy terms and conditions are directly made to the network provider by the insurer to the extent Cashless/ Pre-authorization approved

The insured or the network service provider seeks an approval and guarantee of payment from the insurer before the hospitalization for planned treatment and during Hospitalization for emergency treatment

You can avail the cashless hospitalization facility in any of our Network Hospital.

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

#### **Step I**

Call our Health Helpline 1800 200 5142 and Intimate your Claim within 24 hrs in case of emergency admission and 48 hrs prior to hospitalization in case of planned admission.

#### **Step II**

Visit Network hospital and show your Health Serve Card issued by the company along with Valid Photo ID proof and get ‘Cashless Request Form’ from Insurance helpdesk of the hospital

#### **Step III**

Fill your details in the ‘Cashless Request Form’ & submit it to the Hospital Insurance helpdesk

#### **Step IV**

Hospital verifies the patient details and sends duly filled Cashless Request Form by Fax to Universal Sampo-Health Office toll free fax 1800 200 9134

#### **Step V**

Universal Sampo – Health will review and judge the admissibility of the Cashless Request as per Policy Terms & Conditions and the same will be communicated to you and hospital. You will be required to pay for expenses that are not payable as per the terms and condition of the policy.



## Reimbursement Claim Process

Reimbursement claim is when the expenses incurred during Hospitalization or bills of Hospitalization are directly settled by the Insured with the Hospital and post discharge from Hospital claimed by the Insured from the Insurer for reimbursement.

## Follow below steps to lodge your Health Insurance Claim through our In house Health Claims Management:

### Step I

Call our Health Helpline 1800 200 5142 or email at [healthserve@universalsompo.com](mailto:healthserve@universalsompo.com) and inform about your Claim within 24 hrs in case of emergency admission and 48 hrs prior to hospitalization in case of planned admission.

### Step II

Visit hospital and undergo your treatment. Settle your hospitalization bill and collect all original documents after discharge from hospital

### Step III

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

### Universal Sompo General Insurance Company Limited

Health Claims Management Office

5<sup>th</sup> Floor, Assotech One

C-20/1 A, Block- C

Sector- 62, Noida

Uttar Pradesh,

Pincode:201309

### Step IV

On receipt of document your claim will processed as per Terms & Conditions of policy and the same will be communicated to you.