

CUSTOMER INFORMATION SHEET/KNOW YOUR POLICY

This document provides key information about your policy. You are also advised to go through your policy document.

SI No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Name of Insurance Product/Policy	Aapat Suraksha Bima Policy	--
2	Policy Number	<< >>	--
3	Type of Insurance Product/Policy	Benefit (where an Insurance policy pays a fixed amount under the policy on the occurrence of a covered event)	--
4	Sum Insured (Basis) (Along with amount)	<p>• Individual Sum Insured -Where each member has a separate sum insured under the policy),</p> <p>Individual Sum Insured is available under the Policy.</p> <p>Sum Insured Options: For Critical Illness Section, the Policy is designed for Sum Insured of Rs 25,000/-, Rs 50,000/- & Rs. 1,00,000/-. 2. The Capital Sum Insured under Personal Accident (Death and Total Permanent Disablement only) shall be double the amount chosen under Critical Illness Section.</p>	--
5	Policy Coverage (What the policy covers?) (Policy Clause Number/s)	<p>Base Coverage Section 1 Critical illness</p> <p>The Sum Insured under the section shall become payable, if the Insured Person is detected/ diagnosed for the first time during the policy period as suffering from a Critical Illness or Surgical Procedure defined under the Policy as mentioned below:-</p> <p>a) Stroke resulting in permanent symptoms- b) Cancer of specified severity c) Kidney Failure requiring regular dialysis d) Open Chest CABG e) Major Organ /Bone Marrow Transplant</p> <p>1. Each of the critical illness mentioned in the Policy must be confirmed by a Medical Practitioner and must be supported</p>	D. section 1

by clinical, radiological, histological and laboratory evidence as applicable.

2. The cover under this Policy in respect of any Insured Person shall cease upon the payment of compensation on the happening of a critical illness or injuries defined under the policy.

Section 2 Personal Accident

Bodily injury directly resulting to Your death or disablement as per the Table of Benefits.

We shall pay to You or Your legal personal representative / nominee the compensation set forth in Table of Benefits (as percentage of Capital Sum Insured)

1) Capital Sum Insured -Monetary Amounts shown against insured person(s).

2) Bodily Injury -
Accidental Bodily Injury solely and directly caused by external, violent and visible cause.

3 Permanent Total Disablement-bodily injury that totally prevents you from engaging in any kind of occupation.

TABLE OF BENEFITS		% OF CAPITAL SUM INSURED
Bodily injury directly resulting to Your death or disablement as per the Table of Benefits.		*
1.	Death	100
2.	a) Loss of sight (both eyes)	100
	b) Physical separation of or loss of ability to use both hands or both feet	100
	c) Physical separation of or loss of ability to use one hand and/ or both feet	100
	d) Loss of sight of one eye and physical separation of or loss of ability to use either one hand or one foot	100
3.	a) Loss of sight of one eye	50
	b) Physical separation of or use of ability to use one hand or one foot.	50

D. section 2

		<table border="1"> <tr> <td>4</td> <td>Permanent Total and absolute disablement</td> <td>100</td> </tr> </table>	4	Permanent Total and absolute disablement	100	
4	Permanent Total and absolute disablement	100				
		*We shall pay to You or Your legal personal representative / nominee the compensation set forth in Table of Benefits (as percentage of Capital Sum Insured)				
6	Exclusions (What the policy does not cover)	<p>Any critical Illness which arises or is caused by any one of the following:</p> <p>a. Dry addiction, alcoholism, smoking of more than 30 cigarettes/cigars or equivalent intake of tobacco in a day and any complication, consequences arising there from.</p> <p>b. Any Insured person suffering from Human T.Cell Lymphotropic Virus Type III (HTLV-III) or Lymphadenopathy Associated Viruses (LAV) or the Mutant derivatives or Variations Deficiency Syndrome.</p> <p>Any claim if a critical Illness is caused directly or indirectly or contributed to by or arising from:</p> <p>a. Ionizing Radiation or contamination by radioactivity from any nuclear fuel.</p> <p>b. War, Invasion, Act of foreign enemy, Hostilities, Civil war, Rebellion, Revolution, Insurrection, Mutiny, Military or usurped Power, Seizure, Capture, Arrest, Restraints and Detainments of all kinds, Princes of whatever nation conditions or quality so ever.</p> <p>Payment under Accidental Benefits arising out of the following:</p> <p>a) Committing or attempting suicide, intentional self-injury.</p> <p>b) Whilst under influence of intoxicating liquor.</p> <p>c) Drug addiction or alcoholism.</p> <p>d) Whilst engaged in any adventurous sports.</p> <p>e) Committing any breach of law with criminal intent.</p> <p>f) War, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, mutiny military or usurped power.</p> <p>g) Ionizing radiation or contamination by radioactivity from any nuclear fuel.</p> <p>OTHER EXCLUSIONS:</p> <p>Transient ischemic attacks (TIA) Traumatic injury of the brain Vascular disease affecting only the eye or optic nerve or vestibular functions.</p>	E.1.3 E.1.4 E.1.5 E.A)			

		<p>Tumours showing the malignant changes of carcinoma in situ & tumours which are histologically described as premalignant or non invasive, including but not limited to: Carcinoma in situ of breasts, Cervical dysplasia CIN-1, CIN -2 & CIN-3. Any skin cancer other than invasive malignant melanoma All tumours of the prostate unless histological classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2NOMO Papillary micro - carcinoma of the thyroid less than 1 cm in diameter Chronic lymphocytic leukaemia less than RAI stage 3 Microcarcinoma of the bladder – Non-ST-segment elevation myocardial infarction (NSTEMI) with elevation of Troponin I or T Other acute Coronary Syndromes Any type of angina pectoris. Other stem-cell transplants Where only islets of langerhans are transplanted Compensation under more than one of the benefits mentioned in Table of Benefits in respect of same period of disablement. 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. Any payment in case of more than one claim under this section during any one period of Insurance by which our liability in that period would exceed CSI</p>	
7	<p>Waiting Period • Time period during which specified diseases/treatments are not covered • It is counted from the beginning of the policy coverage.</p>	<p>90 days waiting period - A waiting period of 90 days will apply to any claim under this section unless: You have been insured under this Policy continuously and without any break in the previous Policy Year, or You were insured continuously and without interruption for at least 1 year under any other Indian insurer's similar health insurance Policy for covering critical illness risks, and You establish to Our satisfaction that You were unaware of and had not taken any advice or medication for such Illness or treatment. If You renew with Us or transfer from any other insurer and increase the Sum Insured, then this exclusion shall only apply in relation to the amount by which the Sum Insured has been increased</p>	<p>E.1.1 E.1.2. E.1.A.1</p>

		<p>Death within 30 days following the diagnosis of the Critical Illness (not applicable in case of continuous renewal or accidents) Pre-existing diseases (Code- Excl 01) : Covered after 48 months</p>	
8	<p>Financial limits of coverage i. Sub-limit (It is a pre-defined limit and the insurance company will not pay any amount in excess of this limit) ii. Co-payments (It is a specified amount/percentage of the admissible claim amount to be paid by policyholder/insured). iii. Deductible (It is a specified amount: - up to which an insurance company will not pay any claim, and - which will be deducted from total claim amount (if claim amount is more than the specified amount) iv. Any other limit (as applicable)</p>	<p>The policy will pay only up to the limits specified hereunder for the following diseases/procedures:</p> <p>*There is no Sublimit under policy *There is no Co-payment under policy *There is no Deductible applicable under policy</p>	
9	<p>Claims/Claims Procedures</p>	<p>Details of procedure to be followed for reimbursement of claim.</p> <p>Claim Procedure A) Upon happening of any disease/diagnosis/ accident 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 diagnosis/accident. Further the duly filled in claim form with the below mentioned claim documents must be submitted within 30 days from the date of diagnosis/accident. In case of Death</p>	F.2.

- Policy Copy
 - Post Mortem Report (certified copies) - as applicable
 - F.I.R. or Death report or Inquest Panchnama (in original or certified copies)-
 - Spot Panchnama (certified copies)- if applicable
 - Death certificate (in original or certified copy)
- In case of Permanent Total Disablement
- Policy Copy
 - Disability certificate - Authorized Medical Practitioner of the district/ units concerned, (certificate) stating percentage of disablement
 - F.I.R. and Panchnama wherever applicable (original or certified copies)
 - Medical report/ Investigation reports like laboratory test, X-rays and reports essential of confirmation of the type and percentage of disability
 - Original medical bills
- In case of Critical Illnesses/ Surgical Procedures
- Original Bills (including but not limited to pharmacy purchase bill, consultation bill, diagnostic bill and any attachments thereto like receipts or prescriptions in support of any amount claimed)
 - All reports, including but not limited to all medical reports, case histories, investigation reports, treatment papers, discharge summaries.
 - A precise diagnosis of the treatment for which a claim is made.

Provide the details/web link for following:

i. Network Hospital details: Available on website:

www.universalsompo.com

ii. Helpline Number:

Toll Free Numbers: 1-800-22-4030 (For MTNL/BSNL Users)
or 1-800-102-4030 (other users)

Landline Numbers: at +91-22-26748600/ +91-22-41582900/
+91-22-41582999

iii. Hospitals which are blacklisted or from where no claims will be accepted by insurer: Available on website:

www.universalsompo.com

iv. Downloading/getting claim form: Available on website:

www.universalsompo.com

10	Policy Servicing	<p>1) Toll Free Numbers: 1-800-224030 (For MTNL/BSNL Users) or 1-800-2004030</p>	F.7
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- 2) **Landline Numbers:** (022) 39133700 (Local Charges Apply)
- 3) **E-mail**
- 4) **Address:** contactus@universalsompo.com.
- 5) Address for postal communication:

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

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

11	Grievances/ Complaints	<p>Grievances: If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows: Company's Grievance Redressal Officer You can send Your grievance in writing by post or email to Our Grievance Redressal Officer at the following address: Grievance cell Unit No. 601 & 602, 6th Floor, Reliable Tech Park, Cloud City Campus; Gut No-31, Mouje Elthan, Thane- Belapur Road, Airoli, Navi Mumbai- 400708. OR Send an e Mail at grievance@universalsompo.com For details of grievance officer, kindly refer the link www.universalsompo.com. Consumer Affairs Department of IRDAI In case it is not resolved within 15 days or if You are unhappy with the resolution You can approach the Grievance Redressal Cell of the Consumer Affairs Department of IRDAI by calling Toll Free Number 155255 (or) 1800 4254 732 or sending an e-mail to complaints@irdai.gov.in. You can also make use of IRDAI's online portal - Integrated Grievance Management System (IGMS) by registering Your complaint at igms.irda.gov.in. You can send a letter to IRDAI with Your complaint on a Complaint Registration Form available by clicking here. You must fill and send the Complaint Registration Form along with any documents by post or courier to General Manager, Insurance Regulatory and Development Authority of India (IRDAI), Consumer Affairs Department - Grievance Redressal</p>	F.1.7
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12	Things to remember	<p>1. Free Look cancellation: You may cancel the insurance policy if you do not want it, within 15 days from the beginning of the policy to review the terms and conditions of the policy, and to return the same if not acceptable. The Free Look Period shall be applicable on new individual health insurance policies and not on renewals or at the time of porting/migrating the policy. If the insured has not made any claim during the Free Look Period, the insured shall be entitled to</p> <ul style="list-style-type: none"> i. a refund of the premium paid less any expenses incurred by the Company on medical examination of the insured person and the stamp duty charges or ii. where the risk has already commenced and the option of return of the policy is exercised by the insured person, a deduction towards the proportionate risk premium for period of cover or iii. Where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period <p>2. Policy renewal: Except on grounds of fraud, moral hazard or misrepresentation or non-cooperation, renewal of your policy shall not be denied, provided the policy is not withdrawn.</p> <p>3. Migration and Portability Migration not applicable</p>	<p>F.1.5</p> <p>F.2.9</p> <p>F.2.11</p>

		<p>Portability: The insured person will have the option to port the policy to other insurers by applying to such insurer to port the entire policy along with all the members of the family, if any, at least 45 days before the expiry of Your present period of insurance date as per IRDAI guidelines related to portability. If such person is presently covered and has been continuously covered without any lapses under any health insurance policy with an Indian General/Health insurer, the proposed insured person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on portability of Health Insurance policies</p> <p>4. <i>Sum Insured Enhancement</i> –The Sum Insured under the Policy can only be enhanced on renewal subject to approval from underwriter.</p> <p>5. Moratorium Period: NA</p>	F.2.3
13	Your Obligations	<p>Please disclose in the proposal form all the diseases, conditions which you are aware at the time of buying the policy.</p> <p>Please disclose pre-existing disease/s or condition/s before buying a policy. Non-disclosure may affect the claim settlement.</p> <p>Disclosure of other material information during the policy period.</p> <p style="text-align: center;">Universal Sampo General Insurance Co. Ltd.</p> <ul style="list-style-type: none"> ➤ 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) 39133700 (Local Charges Apply) <p>E-mail Address: contactus@universalsompo.com</p>	--

Declaration by the Policy Holder

I have read the above and confirm having noted the details.

Place:

Date: _____

(Signature of the PolicyHolder)

Note:

i. Weblink to Access product related documents: [Universal Sampo | Resources Downloads](#)

ii. In case of any conflict, the terms & conditions mentioned in the policy document shall prevail.