

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	Group Credit Protection Policy	
2	Policy Number		
3	Type of Insurance Product/Policy	Both Indemnity and Benefit <ul style="list-style-type: none"> • Indemnity: Where insured losses are covered up to the Sum Insured under the policy) • Benefit: Where an Insurance Policy pays a fixed amount under the policy on the occurrence of a covered event. • Both Indemnity and Benefit: (where policy has elements of both the above) 	
4	Sum Insured (Basis) (Along with amount)	<ul style="list-style-type: none"> • Individual Sum Insured -Where each member has a separate sum insured under the policy), << Individual>> Sum Insured is available under the Policy. Sum Insured Options: 25000 – 5 cr	

Policy Coverage (What the policy covers?) (Policy Clause Number/s)	Base Cover	Section A & B
	<p>1. Critical illness - We will pay the Insured Person the base Sum Insured as a lump sum for the listed critical illnesses.</p> <p>2. Personal Accident - The Company hereby agrees, subject to the terms, conditions and exclusions applicable to this Section and the terms, conditions, general exclusions stated in the Policy, to pay the Sum Insured in relation to the Insured Person as per the option selected and as stated under the Schedule/Certificate of Insurance to this Policy, on occurrence of the Insured Event ,</p> <p>Accidental Death Benefit</p> <p>Accidental Permanent and Total Disability</p> <p>Reimbursement of cost of performance of funeral ceremony</p> <p>Repatriation of mortal remains</p> <p>OPTIONAL BENEFITS- (under section2)</p> <p>1. Double Indemnity Benefit</p> <p>Accidental Death while Travelling on Common Carriers - In case of death of the Insured Person due to an Accident whilst the Insured Person is travelling as a fare paying passenger in any of the listed Public Carriers i.e. bus; ferry; hovercraft; ship; taxi; train; underground train; commercial helicopter or aircraft and provided that this additional benefit is chosen and specified in the Schedule, We will pay 200% of the Sum Insured with respect to Personal Accident benefit. Maximum Amount towards Accidental Death will be paid 200% under the policy.</p> <p>2. Accidental Dismemberment / Permanent Partial Disablement Benefit</p> <p>In case of Permanent Partial Disability or dismemberment of Insured Person due to an injury arising out of an Accident sustained during the Policy Period resulting in Permanent Partial Disability / Dismemberment within 12 months of occurrence of such injury, as described in policy, We will pay the percentage</p>	

6	<p>Exclusions (What the policy does not cover)</p>	<p>The Company shall not be liable for any claim arising for COVID within 15 days from the first policy commencement date.</p> <p>E.1. Standard Exclusions The Company shall not be liable to make any payment under the policy, in respect of any expenses incurred in connection with or in respect of:</p> <p>E.1.1. Investigation & Evaluation (Code-Excl04)</p> <p>i Expenses related to any admission primarily for diagnostics and evaluation purposes.</p> <p>ii Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment.</p> <p>E.2. Specific Exclusions:</p> <p>E.2.1. Any diagnosis which is not related and not incidental to COVID is not covered in this Policy</p> <p>E.2.2. Testing done at a Diagnostic centre which is not authorized by the Government shall not be recognized under this Policy</p> <p>E.2.3. Any claim with respect to COVID manifested prior to commencement date of this policy or during the waiting period.</p> <p>E.2.4. Cover under this Policy shall cease if the Insured Person travels to any country placed under travel restriction by the Government of India.</p>	Section E
7	<p>Waiting Period</p> <ul style="list-style-type: none"> • Time period during which specified diseases/treatments are not covered • It is counted from the beginning of the policy coverage. 	<ol style="list-style-type: none"> a. Survival Period – 30 Days, this can be waived off with additional premium Loading of 5% incurred with prior approval from UW. b. Waiting Period - There is a waiting period of 90 days from the policy commencement date. In case the insured event happens during this period, no benefit shall be payable. c. Waiting Period Modification – Waiting Period can be modified to 60 Days from the Policy Commencement date, subject to additional premium loading. 	F.2.1, F.2.3,

		d. For Angioplasty- a waiting period of 180 days is applicable.	
8	<p>Financial limits of coverage</p> <p>i. Sub-limit (It is a pre-defined limit and the insurance company will not pay any amount in excess of this limit)</p> <p>ii. Co-payments (It is a specified amount/percent age of the admissible claim amount to be paid by policyholder/insured).</p> <p>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)</p> <p>iv. Any other</p>	NA	

	limit (as applicable)		
9	Claims/Claims Procedures	<p>CLAIMS SETTLEMENT PROCESS (APPLICABLE TO SECTION. 1. CRITICAL ILLNESS) In the event of a claim arising out of an Insured Event covered under this Section, the Insured Event as described above shall be intimated to the Company within 30 (thirty) days from the Date of Diagnosis of the Illness, date of Surgical Procedure or date of occurrence of the Insured Event as the case may be. However, the Company may condone the delay on merits of the claim subject to getting satisfied that the delay in notification was due to reasons beyond the control of the Insured Person / Nominee. The Company shall not be liable to pay any claims under this Section I unless the claim under the Policy with necessary documents.</p> <p>SECTION 2. PERSONAL ACCIDENT The Company hereby agrees, subject to the terms, conditions and exclusions applicable to this Section and the terms, conditions, general exclusions stated in the Policy, to pay the Sum Insured in relation to the Insured Person as per the option selected and as stated under the Schedule/Certificate of Insurance to this Policy, on occurrence of the Insured Event as stated below: Insured Event: For the purposes of this Section and the determination of the Company's liability under it, the Insured Event</p>	1.B, 3.B

		<p>in relation to any Insured Person, shall mean Injury sustained during the Policy Period which shall be the sole and direct cause of a) Death or b) Permanent Total Disablement or c) Permanent Partial Disability, as applicable, as described hereunder.</p>	
10	Policy Servicing	<p>1) Toll Free Numbers: 1-800-224030 (For MTNL/BSNL Users) or 1-800-2004030 2) Landline Numbers: (022) 39133700 (Local Charges Apply) 3) E-mail 4) Address: contactus@universalsompo.com. 5) Address for postal communication:</p> <p>Universal Sompo General Insurance Co. Ltd.</p> <p>Unit No. 601 & 602, 6th Floor, Reliable Tech Park, Cloud City Campus; Gut No-31, Mouje Elthan, Thane- Belapur Road, Airoli, Navi Mumbai- 400708</p> <p>Note: Please include Your Policy number for any communication with us.</p>	Annexure

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:</p> <p>1. 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.</p> <p>2. Consumer Affairs Department of IRDAI a. 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. b. 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 Cell, Sy.No.115/1, Financial District, Nanakramguda,</p>	Annexure
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Gachibowli, Hyderabad- 500032.

c. You can visit the portal

<http://www.policyholder.gov.in> for more details.

3. Insurance Ombudsman

You can approach the Insurance Ombudsman depending on the nature of grievance and financial implication, if any. Information about Insurance Ombudsmen, their jurisdiction and powers is available on the website of the Insurance Regulatory and Development Authority of India (IRDAI) at www.irdai.gov.in, or of the General Insurance Council at www.generalinsurancecouncil.org.in, the Consumer Education Website of the IRDAI at <http://www.policyholder.gov.in>, or from any of Our Offices.

Please

<https://www.cioins.co.in/Ombudsman>
to view the Updated list of Insurance Ombudsmen

<p style="text-align: center;">12</p>	<p>Things to remember</p>	<p>Free Look cancellation: You may cancel the insurance policy if you do not want it, within xx days from the beginning of the policy. Insurer to specify the process for free look cancellation.</p> <p>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>Migration and Portability: When your policy is due for renewal, you may migrate to another policy with us or port your policy to another insurer. Insurer to specify the process for migration and Change in Sum Insured: Sum Insured can be changed (increased/decreased) only at the time of renewal or at any time, subject to underwriting by the company. For increase in SI, the waiting period if any shall start afresh only for the enhanced portion of the sum insured.</p> <p>Moratorium Period: After completion of eight continuous years under the policy no look back to be applied. This period of eight years is called as moratorium period. The moratorium would be applicable for the sums insured of the first policy and subsequently completion of eight continuous years would be applicable from date of enhancement sums insured only on the enhanced limits. After the expiry of Moratorium Period no health insurance policy shall be contestable except for proven fraud and permanent exclusions specified in the policy contract.</p>	
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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. 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 Sompo 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>	
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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 Sompo | Resources Downloads](#)

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