

Annexure – A

**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	<b>GROUP DOMESTIC TRAVEL INSURANCE</b>	--
2	Policy Number	<< >>	--
3	Type of Insurance Product/Policy	<p><b>Both Indemnity and Benefit</b></p> <ul style="list-style-type: none"> <li>• Indemnity: Where insured losses are covered up to the Sum Insured under the policy.</li> <li>• Benefit: Where an Insurance Policy pays a fixed amount under the policy on the occurrence of a covered event.</li> </ul>	--
4	Sum Insured (Basis) (Along with amount)	<ul style="list-style-type: none"> <li>• Floater Sum Insured-Where all members under the policy have a single sum insured limit which may be utilized by any or all members.</li> <li>• Individual Sum Insured -Where each member has a separate sum insured under the policy.</li> </ul> <p>&lt;&lt;Sum Insured &gt;&gt;</p>	--
5	Policy Coverage (What the policy covers?) (Policy Clause Number/s)	<p><b>BASE COVERAGE</b></p> <p><b>1)Accidental Death Benefit:</b> If an Insured Person suffers an Injury due to an Accident that occurs during the travel</p>	<b>D 1-15</b>

and Injury solely and directly results in the Insured Person's death within 365 days from the date of the Accident, we will pay the Sum Insured.

**2)Permanent Total Disability:** If an Insured Person suffers an Injury due to an Accident that occurs during the travel and that Injury solely and directly results in the Permanent Total Disability of the Insured Person which is of the nature specified in the policy schedule, within 365 days from the date of the Accident, we will pay the Sum Insured.

**3)Permanent Partial Disability:** If an Insured Person suffers an Injury due to an Accident that occurs during the trip and that Injury solely and directly results in the Permanent Partial Disability of the Insured Person which is of the nature specified in the policy schedule within 365 days from the date of the Accident.

**4) Personal accident:** If an Insured Person suffers an Injury due to an Accident that occurs during the Travel Period while the Insured Person is travelling as a ticketed passenger on a Common Carrier and that Injury solely and directly results in the Insured Person's death or permanent total disability within 365 days from the date of the Accident, we will pay the amount specified in the Certificate of Insurance.

**5)Emergency Medical Expenses Reimbursement:** If an Insured Person suffers an Illness during the trip and that Illness solely and directly requires the Insured Person to be Hospitalized, then We will reimburse the costs incurred on Medical Expenses up to limit specified in the Schedule.

**6)Accidental Medical Expenses:** If an Insured Person suffers an Injury during trip due to an Accident which requires the Insured Person to be Hospitalized or undergo Day Care Treatment, then we will reimburse up to the Sum Insured.

**7)OPD Treatment:** If an Insured Person incurs any medical expenses during the Travel as an Outpatient Treatment for any of the treatments/tests/consultations, then we will reimburse up to the Sum Insured mentioned in the Schedule.

**D Section  
1-14**

**8)OPD Treatment (Accident Only):** If an Insured Person incurs an Injury due to an Accident that occurs during the Travel and that requires the Insured Person to undergo OPD Treatment for any of the treatments/ tests/ consultations up to Sum Insured specified in the Schedule.

**9)Hospital Daily Allowance:** If an Insured Person suffers an Illness or Injury during the Travel then for each continuous and completed period of 24 hours of Hospitalization, we will pay the daily allowance amount specified in the Schedule.

**10)Trip Cancellation:** If an Insured Person's trip is cancelled due to prior to commencement of it then we will reimburse the Non-refundable travel Tickets cost up to the Sum Insured specified in the Schedule.

**11)Trip Delay:** If an Insured Person's journey on a Scheduled Common Carrier is delayed beyond its scheduled departure or scheduled arrival time during travel period due to inclement weather, strike with common carrier, equipment failure of the common carrier, then we will reimburse any expenses for meals and lodging.

**12)Missed Common Carrier:** If an Insured Person misses the Common Carrier through which Trip would have commenced, then we will reimburse the Non-refundable travel ticket costs or Fixed Benefit as specified in the Schedule/ Certificate of Insurance

**13)Loss of Baggage and Personal Effects:** We will reimburse the cost of replacement of the baggage and its contents and/or Personal Effects up to the Sum Insured for the loss of an entire piece of the baggage and Personal Effects due to circumstances beyond Insured Person's control at the planned destination. The baggage and its contents and/or Personal Effects must be owned by and accompanied by the Insured Person during Travel period.

**14)Damage to Baggage:** If an Insured Person incurs an expense to repair the Damage occurred to Insured Persons baggage during the Travel period, then we will reimburse the expenses incurred subject to deductible only for those losses that are Reasonable and Customary Charges.

**15)Evacuation (Medical & Catastrophe):** We will reimburse the costs incurred for the air or surface

		<p>transportation of the Insured Person during the Travel Period (and an attending Medical Practitioner if it is certified in writing as being medically necessary) including costs incurred for medical care during such transportation.</p> <p><b>16)Repatriation of Mortal Remains:</b> We will reimburse the expenses incurred for transportation of mortal remains from the place of death to the residence of the Insured Person up to limits mentioned in Schedule.</p> <p><b>17)Emergency Hotel Requirement:</b> If an Insured Person stays in a hotel due to the Insured Person or any Immediate Relative travelling with the Insured Person suffering Injury in an Accident or Illness or Hospitalization during the Travel Period, then we will reimburse the costs up to the limit specified in the Schedule.</p> <p><b>18)Checked in Baggage Delay:</b> We Will pay a benefit amount if Insured Person’s Checked-in Baggage is delayed or misdirected by Common Carrier for more than the number of consecutive hours as mentioned in the schedule from the time Insured Person arrives at the destination stated on his ticket during Travel period. We will reimburse the non-refundable cost of an entire piece of Checked-In Baggage and its contents, held in the care, custody, and control of the Common Carrier, due to Theft or misdirection by the Common Carrier or due to non- delivery at its destination during Insured Journey whilst on Trip. Insured Person must be a ticketed passenger on the Common Carrier.</p> <p><b>19)Hotel Cancellation:</b> We will reimburse Non-refundable Hotel cost up to the Sum Insured as specified in the Schedule due to any event of cancellation of the Insured Person’s Hotel booking prior to commencement of trip.</p>	
6	Optional Cover	<p><b>1)Compassionate Visit:</b> We will reimburse the amount incurred on tickets on a Common Carrier for an Immediate Relative of the Insured Person to travel to the place of Hospitalization of the Insured Person hospitalized due to Accident during the Coverage Period up to the limit specified in the Schedule.</p>	

**2)Fire and Allied Perils (Home Building & Contents):** We will reimburse any actual loss incurred up to the limit specified in the Certificate of Insurance during the Travel Period towards the damage to the property of the insured due to fire and allied perils.

**3)Key Replacement:** The Company will pay the Insured Person to replace the keys of Residence and vehicle which the Insured Person owns and are lost or stolen whilst on Trip provided that such keys are carried in person by the Insured Person whilst on Trip.

**4)Electronic Equipment:** Cover We will reimburse the actual loss incurred up to the amount specified in the Schedule in relation to the permanent and total loss of the Insured Person's Portable Electronic Equipment due to any Accidental damage, loss, or theft during the Travel Period.

**5)Return of Minor Child:** We will reimburse up to the sum insured specified in Schedule for the Insured Person's Child who does not have any other adult accompanying other than Insured Person.

**6)Assistance Services:** We will arrange a service as mentioned in the Schedule for the Insured Person up to the specified limits during the travel.

1)Doctor on call: Online doctor consultations through app can be arranged if availed under the Policy.

2)Medical Assistance services: When Insured Person get into circumstances that require medical attention, such as an unfortunate accident, or simply first aid.

3)Legal Assistance: The company would arrange an Assistance to seek legal advice in case of any emergency within travel period for the Insure Person.

4)Medical E- opinion: The company will Cover the Opinion through online doctor consultations in case of any emergency and if covered under the Policy.

5)Delivery of Essential Medicine: We would arrange for an essential medicine if required during the Travel Period and opted under the Policy.

6)Trip support/ Information: Any information you require while travelling can be provided to you through our active call services.

7)Home care assistance: Nursing and attendant services can be arranged within Travel period for the family back at home in case you are travelling.

8)Arrangement of parent accommodation: The Company will arrange a hotel accommodation for Parents in case of any Accident / illness required Insured Person to be hospitalized and Treating Medical Practitioner has advised to parents to be available with Insured Person.

9)Emergency document delivery: The company would arrange to deliver important documents to be delivered at Insured person's place in travel period in case of an Accidental / Medical emergency or for the reason specified in the Policy.

10)Emergency travel assistance: In case of wallet lost, assistance / arrangements can be done for hotel booking and flight bookings.

11)Short Term RSA cover: We will provide an RSA cover for family back at home when Insured Person is on Trip.

12)Pet cover: We would arrange a service to take care of Pet when Insured Person is on Trip.

13)Travel & weather alerts: Alerts that may affect your trip would be given when Insured person is on Trip.

**7)Loss of tickets:** If an Insured Person incurs the cost of regeneration of Ticket / Rearrangement of Duplicate ticket for the loss or damage to original ticket due to following reasons of the Insured Person for which he/she would be travelling and the same would be impacted due to this loss, then we will reimburse the amount specified in the Schedule.

**8)Personal liability:** We will reimburse any actual legal liability, including Defense Costs, incurred by the Insured Person in his/her private capacity to pay damages to a third party arising out of the third party's death, Injury or property being damaged during the Travel Period up to the limit specified in the schedule.

**9)Trip interruption:** We will reimburse the expenses incurred towards Non-refundable travel and accommodation costs up to the Sum Insured specified in the policy.

**10)Hijack:** We will pay distress allowance per Day up to the maximum number of days as specified in the Schedule to an Insured Person if the Common Carrier in which the Insured Person is travelling has been hijacked during an Insured Journey whilst on a Trip.

**11)Ambulance transportation cover:** If an Insured Person suffers an Injury due to an Accident and requires

transportation to Hospital by an Ambulance, then we shall reimburse the costs incurred for Ambulance up to the limit specified in the Schedule.

**12)Pre-Existing disease waiver:** On additional payment, waiting period applicable on Pre-existing disease for each Insured Person before benefits are payable under the Policy a) is waived off or b) modified to 24 months.

**13)Physiotherapy:** If an Insured Person is advised by medical professional and post acceptance of the accidental medical expense, Inpatient Claim in this Policy, then we will reimburse up to sum insured as specified in the Schedule. Physiotherapy sessions should start within 1 month from the date of Incident up to maximum sessions stated in the Policy Schedule.

**14)Dependent Child Education:** We will reimburse up to sum insured as specified in the schedule of insurance towards education fees to the child in the event of accidental death.

**15)Missed Event:** We will reimburse the loss incurred towards hotel and Travel Ticket cancellation by Insured Person for missing the planned event due to Illness and / or Injury, death, Occurrence of a Catastrophe, Mass bandhs or widespread Strikes acknowledged by Public Authority, Cancellation caused by Government regulations or control and Any amount which will be paid or refunded by the Common Carrier, hotel.

**16)Emergency Cash:** We will reimburse the actual loss incurred in relation to the permanent and total loss of the Insured Person's travel funds due to any pilferage, theft, loss, robbery or dacoity during the Travel Period.

**17)Travel with Pet:** we will reimburse the expenses incurred on the medical treatment of the Insured Person's pet, if the pet suffers an Injury due to an Accident during the Travel Period.

**18)Inconvenience due to Non-Confirmed Ticket:** We will pay the amount specified in the Schedule e if the Insured Person's Waiting List Ticket is not confirmed prior to the scheduled departure by the Common Carrier.



		<p><b>19)Pre-Hospitalization:</b> We will reimburse the pre-hospitalization medical expenses incurred, related to an admissible hospitalization requiring inpatient care during the Travel for a fixed period mentioned in the schedule.</p> <p><b>20)post-hospitalization:</b> We will reimburse the post-hospitalization medical expenses incurred, related to an admissible hospitalization requiring inpatient care during the Travel Period, for a fixed period as opted for by the insured and as specified in the Schedule.</p> <p><b>21)EMI Protection:</b> We will pay the outstanding EMI of the Insured Person up to the limit specified in the Schedule if insured is hospitalized as an inpatient due to injury/illness within Travel period and the hospitalization is continued for more than 7 days.</p> <p><b>22)Income protection:</b> We will pay towards the Income loss of the Insured Person for the period of hospitalized due to injury or illness which impacts the loss of Income.</p> <p><b>23)Loss of checked in baggage:</b> We will reimburse the actual loss up to the limit specified in the schedule of Insurance incurred towards the permanent and total loss or destruction of the Insured Person's Checked-in Baggage, by the Common Carrier.</p> <p><b>24)Replacement &amp; Rearrangement:</b> We will reimburse expenses incurred for replacement and rearrangement of Business companion to complete the original business purposes.</p>	
7	Exclusions (What the policy does not cover)	<p><b>A. Standard Exclusions</b></p> <p>1.Pre-Existing Diseases</p> <p>a) Expenses related to the treatment of a pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of 36 months of continuous coverage after the date of inception of the first policy with us.</p>	



- b) In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
- c) If the Insured Person is continuously covered without any break as defined under the portability norms of the extant IRDAI (Health Insurance) Regulations then waiting period for the same would be reduced to the extent of prior coverage.
- d) Coverage under the policy after the expiry of 36 months for any pre-existing disease is subject to the same being declared at the time of application and accepted by us.

**B. Specific Exclusions**

We shall not be liable to make any payment for any claim under the Policy in respect of an Insured Person, directly or indirectly for, caused by, arising from or in any way attributable to any of the following, except were provided to the contrary under any Benefit(s) within the Policy:

- a. Suicide or attempted suicide, intentional self-inflicted Injury or acts of self-destruction, whether the Insured Person is medically sane or insane.
- b. Medical or surgical treatment except as necessary solely and directly as a result of an Accident.
- c. Certification of disability by a Medical Practitioner who shares the same residence as the Insured Person or who is a member of the Insured Person's family.
- d. Death, disability or illness directly or indirectly caused by or associated with any venereal disease or sexually transmitted disease.
- e. Death, disability or illness resulting directly or indirectly, contributed or aggravated or prolonged by childbirth or from pregnancy or a consequence thereof including ectopic pregnancy unless specifically arising due to Accident.
- f. Death, disability or illness caused by participation of the Insured Person in any flying activity, except as a bona fide passenger on a public aircraft, which is operating under a valid license from the relevant authority for the transportation of passengers.
- g. Death, disability or illness or Injury arising from or caused by ionizing radiation or contamination by radioactivity from any nuclear fuel (explosive or hazardous form) or resulting from or from any other cause or event contributing concurrently or in any other sequence to the loss, claim or expense from any nuclear waste from the combustion of nuclear fuel, nuclear, chemical or biological attack.
- h. Any change of profession after inception of the Policy which results in the enhancement of Our risk under the

Policy, if not accepted and endorsed by Us on the Certificate of Insurance.

i. Any journey where the Insured Person is travelling as a commercial driver, operator or crew member in, or carrying out any testing or repairs on a Common Carrier.

j. Any intentional illegal or unlawful act or confiscation, detention, destruction by customs or other authorities or any breach of government regulation.

k. Any failure to take reasonable precautions to avoid a claim under the Policy following a mass media or government issued warning.

l. Any event arising from or caused due to use, abuse or a consequence or influence of an abuse of any substance, intoxicant, drug, alcohol or hallucinogen.

m. Any breach of law or participation of the Insured Person in an actual or attempted felony, riot, crime, misdemeanour or civil commotion with criminal intent.

n. Any act of foreign invasion, act of foreign enemies, hostilities, warlike operations (whether war be declared or not or while performing duties in the armed forces of any country during war or at peace time), and participation of the Insured Person in any naval, military or air-force operation, civil war, public defence, rebellion, revolution, insurrection, military or usurped power.

o. Engaging in any Hazardous Activities, testing of any kind of Common Carrier, engaging in manual work during a journey, engaging in any offshore work activity, mining, tunnelling or any work involving electrical installation with high tension supply, aerial photography, ammunition, explosives, firearms or flight duty, except as a fare-paying passenger.

p. Any journey commenced when You are not fit to travel or are travelling against the advice of a Medical Practitioner.

q. Any journey commenced to obtain medical care, treatment or advice of any kind whether this is the sole purpose of Your journey or not.

r. Chemical attack or weapons means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing any illness, incapacitating disability or death.

s. Biological attack or weapons means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) microorganisms and/or biologically produced toxins (including genetically modified organisms

		and chemically synthesized toxins) which are capable of causing any illness, incapacitating disability or death. t. Any generally excluded non-medical expenses as specified in the Terms and Conditions.	
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/percentage 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 limit (as applicable)</p>	<ol style="list-style-type: none"> <li>1. Sub – limit applicable for Permanent Partial disablement cover up to the percentage of the Sum Insured as specified in the policy schedule.</li> <li>2. Co – Payments – Nil</li> <li>3. Deductible – Nil</li> </ol>	
9	<p>Claims/Claims Procedures</p>	<p>Universal Sampo General Insurance Company Limited, Health Claims Management Office, 1st Floor C-56- A/13, Block- C Sector- 62, Noida, Uttar Pradesh, Pincode: 201309</p> <p>Step IV: On receipt of document your claim will be processed as per Terms &amp; Conditions of policy and the same will be communicated over SMS &amp; Email. Step V: Outcome of the claim will be communicated within 15 days from date of Submission of claim</p> <p>Claim Documents submission checklist:</p> <p>Claim form duly filled and signed by the Insured</p>	--

		<p>Certificate from attending medical practitioner mentioning the first symptoms and date of occurrence of ailment.  All treatment papers of current ailment including previous treatment papers if any.  Original Discharge Card from the hospital, Indoor Case Papers.  All original medical Investigation reports (viz. X-ray, ECG, Blood test etc).  Original hospital bill and receipts.  Original bills of chemist, medical practitioner, medical investigation, etc. supported by the doctor's prescription.  NEFT details and Personalized cancelled cheque/  Passbook copy in the name of proposer for electronic fund transfer.  Valid Photo ID Proof of the patient.  For accident Cases: MLC (Medico Legal Certificate) / FIR (First Information report).  Copy of latest valid address proof of proposer like electricity bill, water bill or telephone bill or updated bank statement along with copy of PAN card &amp; Aadhaar Card as per AML/KYC Norms.  The above list of documents is indicative. In case of any further document requirement, our team shall contact you on receipt of your claim documents by us.</p>	
10	Policy Servicing	<p><b>1) Toll Free Numbers:</b> 1-800-224030 (For MTNL/BSNL Users) or 1-800-2004030</p> <p><b>2) E-mail Address:</b>  <a href="mailto:contactus@universalsompo.com">contactus@universalsompo.com</a>.</p> <p><b>3) Address for postal communication:</b>  <b>Universal Sompo General Insurance Co. Ltd.</b>  Unit No. 601 &amp; 602, 6th Floor, Reliable Tech Park, Cloud City Campus; Gut No-31, Mouje Elthan, Thane- Belapur Road, Airoli, Navi Mumbai- 400708</p> <p><b>Note:</b> Please include Your Policy number for any communication with us.</p>	
11	Grievances/ Complaints	<b>Grievances:</b>	Section F – 6

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:

**Step 1: Contact Us**

**Write us at:**

**Customer Service Universal Sampo**

**Insurance Co. Ltd**

**Unit No. 601 & 602, 6<sup>th</sup> Floor,  
Reliable**

**Tech Park, Thane- Belapur Road, Airoli,**

**Navi Mumbai, Maharashtra – 400708**

**E- mail Address**

[contactus@universalsampo.com](mailto:contactus@universalsampo.com)

**For more details:**

**Toll Free Numbers: 1800-22-4030 or**

**1800-200-4030**

**Senior Citizen toll free number: 1800-267-  
4030**

**Step 2: Grievance Cell**

If the resolution you received, does not meet your expectations, you can directly write to our Grievance Id. After examining the matter, the final response would be conveyed within two weeks from the date of receipt of your complaint on this email id.

**Customer Service Universal Sampo General**

**Insurance Co. Ltd.**

**Unit No. 601 & 602, 6<sup>th</sup> Floor, Reliable**

**Tech Park, Thane- Belapur Road, Airoli,**

**Navi Mumbai, Maharashtra – 400708**

**E- mail Address:**

[grievance@universalsompo.com](mailto:grievance@universalsompo.com)

**For more details:**

[www.universalsompo.com](http://www.universalsompo.com) 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:

**Visit Branch Grievance Redressal Officer (GRO) -** Walk into any of our nearest branches and request to meet the GRO.

- We will acknowledge receipt of your concern Immediately
- Seek and obtain further details, if any, from the complainant (permitted only once) Within one week
- Within 2 weeks of receiving your grievance, we will respond to you with the best solution.
- We shall regard the complaint as closed in case on non-receipt of reply from the complainant Within 8 weeks from the date of registration of the grievance

**Step 3: Chief Grievance Redressal Officer**

In case, you are not satisfied with the decision/resolution of the above office or have not received any response within 15 working days, you may write or email to:

**Customer Service Universal Sampo General**

**Insurance Co. Ltd.**

**Unit No. 601 & 602, 6<sup>th</sup> Floor, Reliable**

**Tech Park, Thane- Belapur Road, Airoli,**

**Navi Mumbai, Maharashtra – 400708**

**E- mail Address:**

[gro@universalsompo.com](mailto:gro@universalsompo.com)

**For more details:**

		<p><a href="http://www.universalsompo.com">www.universalsompo.com</a> Company's Grievance Redressal Officer</p> <p>For updated details of grievance officer, kindly refer the link <a href="https://www.universalsompo.com/resource-grievance-redressal">https://www.universalsompo.com/resource-grievance-redressal</a></p> <p><b>Step 4: Insurance Ombudsman</b></p> <p><b>Bima Bharosa Portal link:</b>  <a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a></p> <p>You can approach the Insurance Ombudsman depending on the nature of grievance and financial implication, if any.</p> <p>Information about Insurance Ombudsmen, their jurisdiction and powers is available on the website of the Insurance Regulatory and Development Authority of India (IRDAI) at <a href="http://www.irdai.gov.in">www.irdai.gov.in</a>, or of the General Insurance Council at <a href="https://www.gicouncil.in/">https://www.gicouncil.in/</a>, the Consumer Education Website of the IRDAI at <a href="http://www.policyholder.gov.in">http://www.policyholder.gov.in</a>, or from any of Our Offices.</p> <p>The updated contact details of the Insurance Ombudsman offices can be referred by clicking on the Insurance ombudsman official site:  <a href="https://www.cioins.co.in/Ombudsman">https://www.cioins.co.in/Ombudsman</a>.</p> <p><b>Note:</b> Grievance may also be lodged at IRDAI-  <a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a>.</p> <p><b>Note:</b> Please refer the Contact details of the Insurance Ombudsman mentioned in Policy wordings under Annexure B section</p>	
12	Things to remember	<p><b>1. Free Look Period</b> - You have a period of 30 days from the date of receipt of the Policy document to review the terms and conditions of this Policy. If You have any objections to any of the terms and conditions, You have the option of cancelling the Policy stating the reasons for cancellation and You will be refunded the premium paid by You after adjusting the amounts spent on any medical checkup, stamp duty charges and proportionate risk</p>	



		<p>premium. You can cancel Your Policy only if no claims have been made under the Policy. All Your rights under this Policy will immediately stand extinguished on the free look cancellation of the Policy. Free look provision is not applicable and available at the time of Renewal of the Policy</p> <p><b>2. Grace Period &amp; Renewal</b> - The Policy may be renewed by mutual consent and in such event the Renewal premium should be paid to Us on or before the date of expiry of the Policy and in no case later than the Grace Period of 30 days from the expiry of the Policy. We will not be liable to pay for any claim arising out of any event that occurred during the Grace Period. Renewals will not be denied except on grounds of misrepresentation, moral hazard, fraud, non-disclosure of material facts or non-co-operation by the Insured Person. We may, revise the Renewal premium payable under the Policy or the terms of cover, provided that all such changes are approved in accordance with the IRDAI rules and regulations as applicable from time to time. Renewal premium will not alter based on individual claims experience. We will intimate You of any such changes at least 3 months prior to date of such revision or modification.</p> <p><b>3. Alterations in the Policy</b> - This Policy constitutes the complete contract of insurance. No change or alteration will be effective or valid unless approved in writing which will be evidenced by a written endorsement, signed and stamped by Us.</p> <p><b>4. Possibility of revision of terms of the Policy including the Premium Rates</b> - The Company, with prior approval of IRDAI, may revise or modify the terms of the policy including the premium rates. The insured Person shall be notified three (3) months before the changes are affected. Hospitalization costs in accordance with the terms and condition of the Policy.</p>	
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><b>Universal Sampo General Insurance Co. Ltd.</b></p> <ul style="list-style-type: none"> <li>➤ Unit No. 601 &amp; 602, 6th Floor, Reliable Tech Park, Cloud City Campus; Gut No-31, Mouje Elthan, Thane- Belapur Road, Airoli, Navi Mumbai- 400708</li> <li>➤ Toll Free Numbers: 1-800-224030 (For MTNL/BSNL Users) or 1-800-2004030</li> <li>➤ E-mail Address: <a href="mailto:contactus@universalsompo.com">contactus@universalsompo.com</a></li> </ul>	
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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 Sampo | Resources Downloads](#)
- ii. In case of any conflict, the terms & conditions mentioned in the policy document shall prevail.