

**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.

<b>SI No.</b>	<b>Title</b>	<b>Description</b> (Please refer to applicable Policy Clause Number in next column)	<b>Policy Clause Number</b>
1	Name of Insurance Product/Policy	<b>Saral Suraksha Bima, USGI</b>	--
2	Policy Number	<< >>	--
3	Type of Insurance Product/Policy	<b>Both Indemnity and Benefit</b>  <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> <li>• Both Indemnity and Benefit: (where policy has elements of both the above)</li> </ul>	--
4	Sum Insured (Basis) (Along with amount)	<ul style="list-style-type: none"> <li>• Individual Sum Insured -Where each member has a separate sum insured under the policy),</li> </ul> Minimum Sum Insured Rs.2,50,000/- Maximum Sum Insured Rs.1,50,000,000/-	
5	Policy Coverage (What the policy covers?) (Policy Clause Number/s)	<p style="text-align: center;"><b>Coverage</b></p> <p><b>Base Covers:</b>                      The covers listed below are in-built Policy benefits and shall be available to all Insured person in accordance with the procedures set out in this Policy.                      a) Death                      b) Permanent Total Disablement                      c) Permanent Partial Disablement</p> <p><b>2. Optional Covers</b>                      a) Temporary Total Disablement                      b) Hospitalization Expenses due to Accident                      c) Education Grant</p> <p><b>3. Cumulative Bonus (CB)</b>                      Sum insured (excluding cumulative bonus) shall be increased by 5% in respect of each claim free policy year, provided the policy is renewed without a break subject to maximum of 50% of the sum insured. If a claim is made in</p>	Section - D

7	<p>Waiting Period</p> <ul style="list-style-type: none"> <li>• Time period during which specified diseases/treatments are not covered</li> <li>• It is counted from the beginning of the policy coverage.</li> </ul>	<p>any particular year, the cumulative bonus accrued may be reduced at the same rate at which it has accrued.</p>	
		<p>Not Applicable</p>	
8	<p>Financial limits of coverage</p> <ul style="list-style-type: none"> <li>i. Sub-limit (It is a pre-defined limit, and the insurance company will not pay any amount in excess of this limit)</li> <li>ii. Co-payments (It is a specified amount/percentage of the admissible claim amount to be paid by policyholder/insured).</li> <li>iii. Deductible (It is a specified amount: <ul style="list-style-type: none"> <li>- up to which an insurance company will not pay any claim, and</li> <li>- which will be deducted from total claim amount (if claim amount is more than the specified amount)</li> </ul> </li> <li>iv. Any other limit (as applicable)</li> </ul>		
9	<p>Claims/Claims Procedures</p>	<p>Claim Settlement</p> <ul style="list-style-type: none"> <li><b>i.</b> The Company shall settle or reject a claim, as the case may be, within 30 days from the date of receipt of last necessary document.</li> <li><b>ii.</b> In case of delay in the payment of a claim, the Company shall be liable to pay interest to the policyholder from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the bank rate.</li> <li><b>iii.</b> However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest, in</li> </ul>	<p>Section - G</p>

any case not later than 30 days from the date of receipt of last necessary document. In such cases, the Company shall settle or reject the claim within 45 days from the date of receipt of last necessary document.

**iv.** In case of delay beyond stipulated 45 days, the Company shall be liable to pay interest to the policyholder at a rate 2% above the bank rate from the date of receipt of last necessary document to the date of payment of claim.  
**(Explanation:** “Bank rate” shall mean the rate fixed by the Reserve Bank of India (RBI) at the beginning of the Financial Year in which claim has fallen due).

Provide the details/web link for following:

i. Network Hospital details: Available on website:

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

ii. Helpline Number:

**Toll Free Numbers:** 1-800-224030 (For MTNL/BSNL Users) or 1-800-2004030, Senior Citizen: 1800-267-4030

**Landline Numbers:** (022) 39133700 (Local Charges Apply)

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

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

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

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

		<p>any case not later than 30 days from the date of receipt of last necessary document. In such cases, the Company shall settle or reject the claim within 45 days from the date of receipt of last necessary document.</p> <p><b>iv.</b> In case of delay beyond stipulated 45 days, the Company shall be liable to pay interest to the policyholder at a rate 2% above the bank rate from the date of receipt of last necessary document to the date of payment of claim. <b>(Explanation:</b> “Bank rate” shall mean the rate fixed by the Reserve Bank of India (RBI) at the beginning of the Financial Year in which claim has fallen due).</p> <p>Provide the details/web link for following:</p> <p>i. Network Hospital details: Available on website: <a href="http://www.universalsompo.com">www.universalsompo.com</a>.</p> <p>ii. Helpline Number:</p> <p><b>Toll Free Numbers:</b> 1-800-224030 (For MTNL/BSNL Users) or 1-800-2004030, Senior Citizen: 1800-267-4030</p> <p><b>Landline Numbers:</b> (022) 39133700 (Local Charges Apply)</p> <p>iii. Hospitals which are blacklisted or from where no claims will be accepted by insurer: Available on website: <a href="http://www.universalsompo.com">www.universalsompo.com</a>.</p> <p>iv. Downloading/getting claim form: Available on website: <a href="http://www.universalsompo.com">www.universalsompo.com</a>.</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) Landline Numbers:</b> (022) 39133700 (Local Charges Apply)</p> <p><b>3) E-mail</b></p> <p><b>4) Address:</b> <a href="mailto:contactus@universalsompo.com">contactus@universalsompo.com</a>.</p> <p><b>5) Address for postal communication:</b></p> <p><b>Universal Sampo General Insurance Co. Ltd.</b></p> <p>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	<p><b>Grievances:</b></p> <p>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><b>1. Company’s Grievance Redressal Officer</b></p>	Section - F

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](mailto:grievance@universalsompo.com)

For details of grievance officer, kindly refer the link [www.universalsompo.com](http://www.universalsompo.com).

**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](mailto: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](http://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, 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](http://www.irdai.gov.in), or of the General Insurance Council at

		<p><a href="http://www.generalinsurancecouncil.org.in">www.generalinsurancecouncil.org.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>Please <a href="https://www.cioins.co.in/Ombudsman">https://www.cioins.co.in/Ombudsman</a> to view the Updated list of Insurance Ombudsmen</p>	
12	Things to remember	<p><b>Free Look cancellation:</b> You may cancel the insurance policy if you do not want it, within xx days from the beginning of the policy.</p> <p><b>Insurer to specify the process for free look cancellation.</b></p> <p><b>Policy renewal:</b> 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><b>Migration and Portability:</b> When your policy is due for renewal, you may migrate to another policy with us or port your policy to another insurer.</p> <p><b>Insurer to specify the process for migration and</b></p> <p><b>Change in Sum Insured:</b> 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><b>Moratorium Period:</b> 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>	
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;"><b>Universal Sampo General Insurance Co. Ltd.</b></p>	--

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|  | <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>➤ Landline Numbers: (022) 39133700 (Local Charges Apply)</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.