

**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>Sl 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>POS TRAVEL INSURANCE POLICY</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)	<p>• Individual Sum Insured -Where each member has a separate sum insured under the policy.</p> <p>This Policy is on Individual Sum Insured basis.</p> <p>Days of travel:&lt;&lt; 1-7/8-14/15-21/22-28/29-35/36-47/48-60/61-75/76-90/91-120/121-150/151-180 days&gt;&gt;</p> <p>&lt;&lt; Sum Insured USD 20,000 -5,00,000&gt;&gt;</p>	--
5	Policy Coverage (What the policy covers?) (Policy Clause Number/s)	<p><b>Coverages</b></p> <hr/> <p><b>Section1- Health cover</b></p> <p><b>1.Medical Expenses</b> Costs incurred for Medically Necessary treatment during a temporary stay abroad less the deductible stated in the Schedule.</p>	<b>D 1-15</b>

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- a. Out-patient treatment
- b. In patient treatment
- c. Medical aid that is necessary as part of the treatment for broken limbs or injuries
- d. Radiotherapy, heat therapy or phototherapy and other such treatment prescribed by a physician.
- e. X-Ray, Diagnostic tests
- f. Cost of transportation including necessary medical care such as emergency service.
- g. Cost of being transferred to a special clinic.
- h. Lifesaving unforeseen emergency measures.

**2.Dental treatment**

In principle for only acute anesthetic treatment of a natural tooth or teeth up to the maximum limit shown in the Schedule.

**3.Medical Repatriation**

(a) Extra costs of Medically Necessary and prescribed transportation from the foreign country to Your permanent country of residence provided that –

- 1. Extra costs in the event of transportation home are the additional costs arising for the return journey home because of the insured event.
- 2. If You are transportable from a medical point of view, it is Our decision whether the Insured Person is repatriated to India or not.

(b) Additional extra costs for an accompanying person, if it is medically necessary that the insured person be accompanied in this way.

**4.Repatriation of Mortal Remains**

In the event of death of the Insured Person due to illness/injuries covered on the trip abroad, extra costs of transporting the mortal remains of the deceased back home or up to an equivalent amount for a local burial or cremation in the country where the death occurred up to the limit stipulated in the Schedule.

**D Section  
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**5. Balance Period of Policy + 30 days**

If it has been established that the continued treatment in the Republic of India is appropriate, then We will pay the medical expenses incurred in India for the same illness/ bodily injury contracted abroad following the transportation home at the usual customary level, for treatment received within the Insurance Period – and for a maximum of 30 days beyond the Insurance Period provided the disease/ injury/ illness is contracted within the Insurance Period.

**6. Hospital Daily Allowance**

In the event of You being hospitalized for a period of more than 48 hours and if We have accepted liability under the Medical Expenses cover, then We will pay You up to the maximum limit mentioned in the Schedule.

**Section 2- Total Loss of Baggage Including Delay of Baggage**

We will reimburse for total loss of Checked baggage caused by a carrier up to the limits stipulated in the Schedule.

1. Loss of a Pair/Set: In case of loss to a pair or set, We may elect to repair or replace any part, to restore the pair or set to its value before the loss or pay the difference between the cash value of the property before and after the loss. You make a report to the Police within 24 hours after You become aware of the loss.
2. You provide all the Reports concerning the loss to Us or Our Assistant Service Provider.
3. We will pay the benefit on Market Value. Market Value is the sum required to purchase new items of the same kind and quality less a figure representing the condition of the articles insured (age, wear, usage etc.)
4. The maximum amount to be reimbursed per bag is 50%, and the maximum value per article contained in any bag is 10% of the amount stated in the Policy Schedule

**Section 3- Hijack Distress Allowance**

In the event of air or sea common carrier in which You are travelling, being hijacked on the trip abroad during the Period of Insurance for more than 12 hours, and the journey is interrupted, then We will pay US \$ 125 to You for each day up to the 14 days mentioned in the Schedule.

**Section 4- LOSS OF PASSPORT**

If the passport belonging to You is lost, we will pay up to the limit stipulated in the Policy Schedule for the reimbursement of actual expenses necessarily and reasonably incurred in connection with obtaining a duplicate or fresh passport.

**Section 5- Financial Emergency Assistance Cover**

In the event of Your getting into a financial emergency due to theft, pilferage, robbery, dacoity of Your travel funds, we will pay up to the amount stipulated in the Schedule.

**Section 6- Personal Liability**

a. Property Damage: If a claim is made or a suit is brought against You for Property Damage caused by a Occurrence to which this coverage applies, We will pay up to the amount stated in t Policy Schedule or the Schedule of Benefits subject to any applicable Deductible, for O limit of liability for the damages for which You are legally liable.

b. Medical Payments to Others: We will pay the necessary medical expenses that are incurred or medically ascertained within one year from the date of an Accident causing Bodily Injury. Medical expense means reasonable charges for medical, surgical, X-ray, dental, ambulance, Hospital professional nursing, prosthetic devices and funeral services. This coverage does not app to You or regular residents of Your household. As to others, this coverage applies only the Bodily Injury is caused by Your activities.

c) Any claim under this additional benefit will be offset against any claim payable under Total Loss of Baggage.

Limit of Liability: Our liability for this Section shall be limited to the maximum per insured trip equal to the Sum Insured mentioned in the Schedule.

### **Section 7- Personal Accident**

If You meet with an Injury on a trip abroad which leads to Your death or subsequent disablement, we will indemnify You in the following way:

1. Your Death: If following an Injury that directly causes Your death within one year directly as a result of an accident, we will pay to Your legal heirs the Sum Insured mentioned in the Schedule.

2. Your Permanent total / partial disablement: If following an injury which causes permanent impairment of Your mental or physical capabilities, we will pay the following benefits depending upon the degree of disablement as provided in the Table of Benefits subject to:

a. the disablement must occur within a year of the accident the disablement must be confirmed and claimed for prior to the expiry of a further period of 3 months.

### **Section 8-Trip Delay**

We will reimburse Reasonable Additional Expenses for Trip Delay, subject to all other terms and conditions, if the aircraft in which You are booked to travel from India is delayed beyond 12 hours from the original scheduled departure time, up to the maximum limit shown in the Policy Schedule or the Schedule of Benefits.

### **Section 9- Trip Cancellation**

We will indemnify You subject to the limits shown in the Schedule, for loss of personal accommodation or travel charges paid or contracted to be paid by You which are not recoverable from any other source, following the necessary & unavoidable cancellation of the trip prior to its commencement because of

1. Your death or sudden sickness requiring minimum three days hospitalisation.
2. Death of Your spouse or parent or child.
3. Serious injury or sudden sickness requiring minimum three days hospitalisation of Your wife or child who were booked to travel with You and who are also insured with Us.

**Section 10- Missed Connection**

We will pay subject to all the terms & conditions, if the aircraft on which You are booked to travel from India is delayed beyond 12 hours from the original scheduled arrival time at the destination of the connecting flight, We will pay the sum mentioned in the Schedule towards missed connection.

For a claim to be admissible under this Section it is condition precedent to liability that the claim is admissible under Section 9: Trip Delay.

**Section 11- Burglary (Home Contents)**

We will pay You for any claim in respect of loss of or damage to contents of Your home in India (Located at the address mentioned in the Policy Schedule) caused by actual or attempted Burglary and/or Robbery during the Policy period. The cover incepts from the date of Your departure from the country and ends on the expiry date or date of return to the country whichever is earlier. Our liability will be limited to the Sum Insured specified in the Schedule.

**Section 12- Study interruption**

We shall pay You, compensation in the event of Study Interruption up to the amount stated in the Schedule

**Section 13- Accident to Sponsor**

In the event of accidental injury to Your Sponsor, as stated in the Enrolment Form, resulting in his Death within the Policy Period the Company shall reimburse You the Tuition Fee incurred for the remaining period of this study up to the maximum limit stated in the Schedule of benefits. In the event of a claim, only the figures shown on official invoice(s) from the educational institution and voucher(s) of payment of the said Tuition fees, shall be used for calculating any reimbursement to be paid by Us.

**Section 14- Compassionate visit**

We shall pay compensation, to You in the event of Compassionate Visit by one Immediate Family Member, up to the amount stated in the Schedule.

6	Exclusions (What the policy does not cover)	<p><b>Specific Exclusions</b></p> <p><b>a) Exclusions Applicable to Section 1</b></p> <ol style="list-style-type: none"> <li>1. The Deductible mentioned in the Schedule except in case of Hospital Daily Allowance.</li> <li>2. Treatment abroad if that is the sole reason or one of the reasons for temporary stay abroad.</li> <li>3. Medical Expenses / services, the need for which arises out of a pre-existing condition</li> <li>4. A treatment which could reasonably be delayed until You return to the Republic of India. The question of what can or what cannot be reasonably delayed will be decided jointly by the treating physicians and Us.</li> <li>5. Treatment of orthopaedic, degenerative or oncological diseases, unless the medical assistance provided abroad involves unforeseen emergency measures to save Your life or measures solely designed to relieve the acute pain.</li> <li>6. Charges in excess of reasonable and customary charges.</li> <li>7. Any costs incurred in connection with cancer treatment, unless the medical assistance provided abroad involves unforeseen emergency measures to save Your life or measures solely designed to relieve the acute pain.</li> <li>8. Treatments relating to the removal of physical flaws or anomalies (cosmetic treatment).</li> <li>9. Any costs incurred in connection with rest cures or recuperation at a spa or health resort, sanatorium, convalescence home or similar institution.</li> <li>10. Pregnancy, childbirth and their consequences. In the event of acute complications in the course of pregnancy however, We will indemnify within the scope of the Policy, medical measures to directly avert danger to the life of the mother and / or child, on the condition that the pregnant woman has not reached the age of 38 and the 30th week of the pregnancy is not yet completed.</li> <li>11. Medical Treatment of typical complaints suffered during pregnancy and their consequences, including changes in the chronic conditions as a result of pregnancy</li> <li>12. Checkups during pregnancy or treatment of the pregnancy.</li> <li>13. Treatment by relatives.</li> </ol>	Section E

14. Rehabilitation and physiotherapy or the costs of prostheses (artificial limbs etc.)
15. Any other costs not listed as indemnifiable under “What is Covered”.
16. Any claim in respect of Hospital Daily Allowance for the first 48 hours
17. Medical Expenses incurred as the result of alcohol and/or drug abuse, addiction or overdose
18. Eyeglasses, contact lenses, hearing aids, and examination for the prescription or fitting thereof, unless Injury or Sickness has caused impairment of vision or hearing

**b) Exclusions applicable to Section 02**

1. Valuables and Money all kinds of securities and tickets. The Valuables and Money should at all times be carried on person by You.
2. loss of property unless the Property Irregularity Report has been obtained from the carrier after the discovery of loss by You.
3. any partial loss. However loss of individual units of baggage will be considered as a total loss.
4. losses arising from any delay, detention, confiscation or distribution by customs officials or other public authorities.

**c) Exclusions Applicable to Section 03**

1. First 12 hours of hijacking
2. Any claim where You are considered as the principal or accessory in the hijacking.
3. Any claim as a consequence of change in the direction of the route of the carrier due to traffic, weather, fuel shortage, technical snag or security reasons.

**d) Exclusions Applicable to Section 04**

1. of the passport due to delay or confiscation or detention by the customs, police or public authorities.
2. of the passport due to theft unless it has been reported to the Police within 24 hours of Your becoming aware of the theft and a written Police Report obtained.
3. of the passport due to, it being left unattended or forgotten by You in a public place or public transport.



4. or theft of the passport from a private place or from a private vehicle unless it was located in a locked hotel room or apartment and any forcible and violent entry was used to gain access to it.

**e) Exclusions Applicable to Section 05**

1. claim reported in excess of 30 days after the occurrence of the incident, giving rise to a claim.
2. loss or shortage due to currency fluctuation, errors, omission, exchange loss or depreciation in value.
3. loss if not reported to the Police having jurisdiction at the place of loss within 24 hours of the incident and a written Report obtained.
4. claim in respect of loss of travellers' cheques not immediately reported to the local branches or agents of the issuing authority.
5. of travel funds not kept in Your personal custody.

**f) Exclusions Applicable to Section 06**

1. up to the deductible stated in the Schedule. The deductible will apply to each insured event and shall be borne by You. In case of a single claim leading to a series of claims single deductible will be applicable
2. arising from employer's liability or contractual liability or through special promises made by You.
3. of Your personal liability towards Your family, relations and travelling companions, whether personal or official.
4. resulting from transmission of an illness or disease by the insured person.
5. or damage resulting from Your professional activities.
6. for liability arising directly or indirectly from or due to Your
  - a) ownership of animals.
  - b) ownership, possession of vehicles, aircrafts, watercrafts, or Your activities of parachuting, hang-gliding, hot air ballooning or use of firearms.
  - c) wilful, malicious or unlawful act.
  - d) insanity, the use of any alcohol/ drugs (except as medically prescribed) or drug addiction.
  - e) supply of goods or services.
7. ownership or occupation of land or buildings other than the occupation only of any temporary residence.

**g) Exclusions Applicable to Section 07**

1. damage to health caused by curative measures, radiation, infection and poisoning except where these arise from an accident.
2. any payment under this Section during any one Period of Insurance by which Our liability in that period would exceed the sum payable in the event of death.
3. more than 50% of the Sum Insured as mentioned in the Schedule in respect of death if Your age is below the age of 18 years at the time of effecting this insurance.
4. any other claim after a claim for death has been admitted and becomes payable.
5. any claim which arises out of an accident where the cause has to do with the operation of an aircraft except when You are flying as a passenger on a multi-engine aircraft or which occurs during parachuting.
6. any claim arising out of an accident relating to pregnancy or childbirth, venereal disease or infirmity.

**h) Exclusions Applicable to Section 08**

1. for any departure which is delayed as a result of the You or any other person who have arranged to travel with You failing to check in correctly as required by the airlines.
2. For any delay departure caused by strike or industrial action known to exist or was anticipated at the time the trip was booked.
3. If the air craft is taken out of service on the instructions of the Civil Aviation Authority or similar authority.

**i) Exclusions Applicable to Section 09**

1. Common Carrier-caused delays, including an announced, organized sanctioned union labour strike that affects public transportation, unless the commencement of the Period of Insurance is prior to a date when the Strike is foreseeable. A Strike is foreseeable on the date the labour union members vote to approve a Strike.
2. Travel arrangements cancelled or changed by an airline, cruise line, or tour operator,
3. Changes in Your plan, an immediate Family Member, or Traveling Companion for any reason.
4. Adverse change in Your financial circumstances, any Family Member, or a Traveling Companion.

5. Any business or contractual obligations of Yours, any Family Member, or a Traveling Companion, except for termination or layoff from employment as defined above
6. Default by the person, agency, or tour operator from whom You bought this Policy and made travel arrangements.
7. Any government regulation or prohibition.
8. An event or circumstance, which occurs prior to the commencement of the Period of Insurance.
9. On account of a felonious assault on You, any Family Member of Yours, the Travelling Companion or Travelling Companion's Family Member has been a principal accessory in the assault committed.

**j) Exclusions Applicable to Section 11**

1. Any loss or damage to, or on account of loss of, livestock, motor vehicles, pedal cycles, money, securities for money, stamp, Jewellery, bullion, deeds, bonds, bills of exchange, promissory notes, stock or share certificates, business books, manuscripts, documents of any kind, ATM debit or credit cards, precious stones that are not part of jewellery or ornaments, gold bullion (unless previously specifically declared to, and accepted by Us in writing
2. Loss or damage to any property/item illegally acquired, kept, stored or property subject to forfeiture in any manner whatsoever;
3. Any claim up to the deductible stated in the Schedule. The deductible will apply to each insured event and shall be borne by You.

**h) Exclusions Applicable to Section 12**

We will not pay for

1. Routine physical check up
2. A trip, the purpose of which was to obtain medical care;
3. Cosmetic or plastic surgery except as a result of an accident.
4. Elective surgery.
5. Alcoholism or drug addiction, or use of any drug or narcotic agent.
6. Any treatment provided by a family member.
7. Specific named hazards, hang gliding, mountaineering, rock climbing, sky diving,

8. Damage to health caused by curative measures, radiation, infection, poisoning except where these arise from an accident.
9. Any other claim after a claim for death has been admitted by Us and becomes payable.
10. Any claim which arises out of an accident connected with the operation of an aircraft or which occurs during parachuting except when You are flying as a passenger on a multi engine, commercial aircraft.
11. This Benefit does not cover any other loss, directly or indirectly, in whole or in part, including loss caused by or resulting from any exclusion mentioned in the 'General Exclusions' Section of this Policy

**Specific Exclusions**

1. any claim relating to events occurring before the commencement of the cover.
2. any claim if You –
  - a) are travelling against the advice of a physician.
  - b) are suffering from a Pre-existing condition or any complication arising from it
  - c) are receiving or on a waiting list for specified medical treatment declared in a physician’s report or certificate or
  - d) have received terminal prognosis for a medical condition.
  - e) are taking part in a naval, military or air force operation.
3. any claim arising out of illnesses or accidents that caused by the insured person intentionally or by committing a crime or as a result of drunkenness or addiction (drugs, alcohol).
4. illness and accidents that are results of war and warlike occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, insurrection, military or usurped power, active participation in riots, confiscation or nationalisation or requisition of or destruction of or damage to property by or under the order of any government or local authority.
5. any claim arising from damage to any property or any loss or expense whatsoever resulting or arising from or any consequential loss directly or indirectly caused by or contributed to or arising from:
  - a) Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or

		<p>b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.</p> <p>6. any claim arising out of sporting risk in so far as they involve the training or participation in competitions of professional or semi-professional sportsmen or women (unless declared beforehand and necessary additional premium paid)</p> <p>7. any loss, damage cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.</p>	
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>	Not 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/percentage of the admissible claim amount to be paid by policyholder/insured).</p> <p>iii. Deductible (It is a specified amount:</p> <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</li> </ul>	<ol style="list-style-type: none"> <li>1. Sub – limit - Various Sub limits as per plan are applicable.</li> <li>2. Co – Payments – Nil</li> <li>3. Deductible - Various deductible as per plan are applicable</li> <li>4. Excess- Various Excess as per plan are applicable.</li> </ol>	

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	the specified amount) iv. Any other limit (as applicable)		
9	Claims/Claims Procedures	<p><b>Claim Procedure</b></p> <p>In the event of a claim, you shall make a request to the institution, in writing, seeking a written response from the institute towards any amount due to You by way of refunds, both of which shall require being provided to Us. Only the figures shown on an official invoice(s) from the educational institution for payment of said Tuition Fees in conjunction with the refund statement, if any, shall be used for calculating any reimbursement to be paid by Us. It cannot exceed the maximum amount stated in the Schedule of benefits under this Policy.</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: <b>Toll Free Numbers:</b> 1-800-224030 (For MTNL/BSNL Users) or 1-800-2004030, Senior Citizen: 1800-267-4030</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.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 Sampo General Insurance Co. Ltd.</b> Unit No. 601 &amp; 602, 6th Floor, Reliable Tech Park, Cloud City Campus; Gut No-31, 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>Step 1: Contact Us</b></p> <p><b>Write us at:</b> Customer Service Universal Sampo Insurance Co. Ltd Unit No: 601 &amp; 602, 6<sup>th</sup> Floor, Reliable Tech Park, Thane-Belapur Road, Airoli, Navi Mumbai, Maharashtra-400708</p> <p><b>E- mail Address:</b> Contactus@universalsompo.com</p> <p><b>For more details:</b></p> <p><b>Toll Free Numbers:</b> 1800-22-4030 or 1800-200-4030 <b>Senior Citizen toll free number:</b> 1800-267-4030</p> <p><b>Step 2: Grievance Cell</b></p> <p>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.</p> <p>Customer Service Universal Sampo Insurance Co. Ltd Unit No: 601 &amp; 602, 6<sup>th</sup> Floor, Reliable Tech Park, Thane-Belapur Road, Airoli, Navi Mumbai, Maharashtra-400708</p> <p><b>E- mail Address:</b> grievance @universalsompo.com</p> <p><b>For more details:</b><a href="http://www.universalsompo.com">www.universalsompo.com</a></p> <p>Visit Branch Grievance Redressal Officer (GRO) - Walk into any of our nearest branches and request to meet the GRO.</p> <ul style="list-style-type: none"> <li>• We will acknowledge receipt of your concern Immediately</li> <li>• Seek and obtain further details, if any, from the complainant (permitted only once) Within one week</li> </ul>	Section F – 6

- Within 2 weeks of receiving your grievance, we will respond to you with the best solution.
- We shall regard the complaint as closed incase 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 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@universalsampo.com](mailto:gro@universalsampo.com)

For More details: [www.universalsampo.com](http://www.universalsampo.com)

**Company’s Grievance Redressal Officer**

For updated details of grievance officer, kindly refer the link <https://www.universalsampo.com/resource-grievance-redressal>

**Step 4: Insurance Ombudsman**

**Bima Bharosa Portal Link:**

<https://bimabharosa.irdai.gov.in/>

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 <https://www.gicouncil.in/>, the Consumer Education Website of the IRDAI at <http://www.policyholder.gov.in>, or from any of Our Offices.



		<p>The updated contact details of the Insurance Ombudsman offices can be referred by clicking on the Insurance ombudsman official site:</p> <p><a href="https://www.cioins.co.in/Ombudsman">https://www.cioins.co.in/Ombudsman</a>.</p> <p>Note: Grievance may also be lodged at IRDAI-<a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a>.</p> <p>Note: 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. Cancellation:</b></p> <p>The Insured may cancel this Policy by giving 7 days' written notice, and in such an event, the Company shall refund premium for the unexpired Policy Period as per the rates detailed below.</p> <p>a) If no claim has been made during the policy period, a proportionate refund of the premium will be issued based on the number of unexpired days. The date of cancellation request will be considered as expiry date of coverage</p> <p>b) If the claim has been made in the current policy year, the premium for the remaining policy year(s) will be refunded on cancellation</p> <p><b>2. Renewal Conditions:</b> This Policy will terminate at the expiration of the period for which premium has been paid or on the expiry date shown in the Proposal and Declaration Form and Schedule, whichever is earlier.</p> <p>a. The Single Trip Insurance and Daily Rated Plan is non-renewable, non-cancellable and non-refundable while effective. Single Trip / Multi Trip - Cancellation of the Policy may be done only prior to the Effective Date stated in the Policy Schedule and will be subject to deduction of cancellation charge by Us.</p>	Section F.1.2, F.1.4, F.1.7, F.1.8 F.1.9 F.1.10

		<p>b. The Student Plan and Annual Multi Trip Insurance may be renewed on payment in advance of the total premium specified by Us, which premium shall be at Our premium rate in force at the time of renewal. We, however, are not bound to give notice that it is due for renewal. Unless renewed as herein provided, this Policy shall terminate at the expiry of the period for which premium has been paid.</p> <p><b>3. Reasonable Precautions:</b> Insured person shall take all reasonable precautions to prevent injury, illness, disease and damage in order to minimize claims. Failure to do so will prejudice the claim under this Policy.</p> <p><b>4. Validity:</b> The Policy will be valid only if You commence the journey within 14 days of the first day of insurance as indicated in the Policy Schedule.</p> <p><b>5. Misdescription:</b> The Policy shall be void and all premium paid by You to Us will be forfeited in the event of a misrepresentation or concealment of any material information.</p> <p><b>6. Changes in Circumstances:</b> You must inform Us, as soon as reasonably possible of any change in information You have provided to Us about the insured person which may affect the insurance cover provided.</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> <p>➤ Unit No. 601 &amp; 602, 6th Floor, Reliable Tech Park, Cloud City Campus; Gut No-31, Thane- Belapur Road, Airoli, Navi Mumbai- 400708.</p>	--

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|  |  | <ul style="list-style-type: none"><li>➤ Toll Free Numbers: 1-800-224030 (For MTNL/BSNL Users) or 1-800-2004030.</li><li>➤ E-mail Address: <a href="mailto:contactus@universalsampo.com">contactus@universalsampo.com</a></li></ul> |  |
|--|--|--|--|

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.