

**SARAL SURAKSHA BIMA, UNIVERSAL SOMPO GENERAL INSURANCE CO LTD
PROSPECTUS**

I. Suitability

- a) This policy covers persons in the age group wherein entry age is from 18 years up to 100 years. Dependent children age group is 03 months to 25 years.
- b) Policy is however renewable for life upon payment of premium.
- c) The policy will be issued for a period of 12 months.
- d) This policy can be issued to an individual and/or family.
- e) The family includes self, spouse, dependent children, Parents and Parents in laws
- f) Policy offers coverage on Individual basis

II. Features and Benefits

Following benefits are (a) **Base Covers** which pays up to the entire sum insured as mentioned in the Policy Schedule.

a.1. Accidental Death

Pays the Sum insured if Injury results in Death of the insured person on account of an accident.

a.2. Permanent Total Disablement

Covers Total Disability which is permanent in nature, due to accident if the accident results in such Disability and occurs within 12 months of the accident date.

a.3. Permanent Partial Disablement

Covers any injury which results in partial disability defined in table below directly due to Accident within 12 months of the accident date.

	Loss Covered	Percentage of Sum Insured
1.	Loss of Use/ Physical Separation:	50%
	One entire hand	50%
	One entire foot	50%
	Loss of Sight of one eye	20%
	Loss of toes – all Great both phalanges	5%
	Great – one phalanx	2%
	Other than great if more than one toe lost	1%
2.	Loss of Use of both ears	50%
3.	Loss of Use of one ear	20%

4.	Loss of four fingers and thumb of one hand	40%
5.	Loss of four fingers	35%
6.	Loss of thumb - both phalanges - one phalanx	25% 10%
7.	Loss of Index finger - three phalanges two phalanges one phalanx	10% 8% 4%
8.	Loss of middle finger – three phalanges two phalanges one phalanx	6% 4% 2%
9.	Loss of ring finger - three phalanges two phalanges one phalanx	5% 4% 2%
10.	Loss of little finger – three phalanges two phalanges one phalanx	4% 3% 2%
11.	Loss of metacarpus - first or second (additional) third, fourth or fifth (additional)	3% 2%
12.	Any other permanent partial disablement	Percentage as assessed by the independent Medical Practitioner

Maximum amount payable in respect of multiple nature of disablements shall be restricted to sum insured chosen by the policyholder.

The covers listed below are (b) **Optional Covers** and shall be available to Insured Persons in accordance with the terms set out in the Policy

b.1. Temporary Total Disability

Covers weekly benefits for a period of continuous Temporary total disability resulting from an accident up to the Sum Insured per week whichever is lesser for a maximum of 100 weeks.

b.2. Hospitalisation Expenses due to Accident

Covers Hospitalization expenses due to accident during the Policy Period for more than 24 hours per hospitalization.

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b.3. Education Grant

Covers Expenses incurred towards tuition/ education of children in case of death of the insured due to an accident.

III. Sum Insured Options

Minimum SI	250,000
Maximum SI	150,000,000

IV. Risk Classification

The risk is classified into 3 categories as mentioned below;

a. NORMAL: Students, Housewives, Accountants, Doctors, Lawyers, Architects, Consulting, Engineers, Teachers, Bankers, and Person engaged in Administrative/Secretarial and Managerial functions, Shopkeepers, Shop assistants not using machinery, Builders, Contractors and Engineers engaged in superintending functions only and persons employed in occupations/activities of similar nature

b. HEAVY: Marketing Personal, Workers of Manufacturing Industries other than pharm & Chemical Manufacturing Industries, Paid Drivers, Sales person, blue-collar worker & Employees, Commercial Travelers

c. VERY HEAVY: Commercial Drivers, Persons dealing with hazardous goods/ chemicals/ grains, lift attendants, Motor Driving Instructors, Conductors/cleaners of Vehicles. Persons engaged in Construction work, Geologists, Surveyors of Oil companies, Heavy equipment operators, Security Guards, Forestry, Civil Engineer, Crew of Aircraft, Ocean going Vessels , Offshore works, Persons engaged in Sports Duty, Film show and shooting and persons employed in occupations/activities of similar nature, Fisherman, Chemical Manufacturing Workers, Spinning Mill Workers, Police Man & Fire Man.

Any occupation not listed above then it will be considered as per underwriter’s decision.

V. Cumulative Bonus (CB)

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 any particular year, the cumulative bonus accrued may be reduced at the same rate at which it has accrued.

VI. Free Look Period

The Free Look Period will be applicable on the new policy and not on renewals

1. The insured will be allowed a period of fifteen days from date of receipt of the Policy to review the terms and conditions of the Policy, and to return the same if not acceptable.

2. If the insured has not made any claim during the Free Look Period, the insured shall be entitled to
- a) 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;
 - b) where the risk has already commenced and the option of return of the Policy is exercised by the insured, a deduction towards the proportionate risk premium for period of cover or;
 - c) where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period.

VI. General Exclusions

The Company shall not be liable to make any payments under this policy in respect of:

(i) Any claim for death or disablement (whether of a permanent nature or of a temporary nature), hospitalisation of the insured person, directly or indirectly due to War (whether declared or not) and war like occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolutions, insurrections, mutiny, military or usurped power, seizure, capture, arrest, restraints and detainment of all kinds.

(ii) Any claim for death, disablement (whether of a permanent nature or of a temporary nature), hospitalization of Insured Person

- a. from intentional self-injury unless in self-defense or to save life, suicide or attempted suicide;
- b. whilst under the influence of intoxicating liquor or drugs or other intoxicants except where the insured is not directly responsible for the injury / accident though under influence of intoxication.
- c. whilst engaging in aviation or ballooning, or whilst mounting into, or dismounting from or travelling in any balloon or aircraft other than as a passenger (fare-paying or otherwise) in any Scheduled Airlines in the world. [Standard type of aircraft means any aircraft duly licensed to carry passengers (for hire or otherwise) by appropriate authority irrespective of whether such an aircraft is privately owned or chartered or operated by a regular airline or whether such an aircraft has a single engine or multiengine;]
- d. arising or resulting from the Insured Person committing any breach of law with criminal intent.

(iii) Any claim for death, disablement (whether of a permanent nature or of a temporary nature), hospitalization of Insured Person due to participation as a professional in hazardous or adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving.

(iv) Any claim 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 from any nuclear waste from combustion (including any self-sustaining process of nuclear fission) of nuclear fuel.
- b. Nuclear weapons material

- c. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
 - d. Nuclear, chemical and biological terrorism
- (v) Any loss arising out of the Insured Person's actual or attempted commission of or willful participation in an illegal act or any violation or attempted violation of the law.

VII. Renewal

The policy shall ordinarily be renewable except on grounds of fraud, misrepresentation by the insured person.

- i. The Company shall endeavour to give notice for renewal. However, the Company is not under obligation to give any notice for renewal.
- ii. Request for renewal along with requisite premium shall be received by the Company before the end of the policy period.
- iii. At the end of the policy period, the policy shall terminate and can be renewed within the Grace period of 30 days to maintain continuity of benefits without break in policy. Coverage is not available during the grace period.
- iv. No loading shall apply on renewals based on individual claims experience.
- v. The cover for the Insured shall terminate immediately in the event of admissible claim and settlement of 100% Sum Insured under Coverage Death or Permanent Total Disability and no Renewal of contract will be permissible.
- vi. The insured may also avail an optional cover or opt out of the optional cover at the time of renewal.

VIII. Claims Process

- a. Intimation of claim

For any intimation of claim, claim related query and submission of claim related documents, insured person may contact the company through:

- i. **Website :** www.universalsompo.com
- ii. **Toll Free :** 1 - 800 - 224030 (For MTNL/BSNL Users) or
1 - 800 – 2004030 or on chargeable numbers
at +91-22-27639800/+91-22-39133700;
- iii. **E-mail:** contactus@universalsompo.com
- iv. **Fax :** (022) 39171419
- v. **Courier :** Universal Sampo General Insurance Co. Ltd, Unit No- 601 & 602 A
Wing, 6th Floor, Reliable Tech Park, Cloud City Campus; Thane- Belapur
Road, Airoli- 400708

- b. Notification of claim:

- i. Intimation about an event or occurrence that may give rise to a claim under this policy must be given within 30 days of its happening.

ii. Claims for insurance benefits must be submitted to the Company not later than one (1) month after the completion of the treatment or after transportation of the mortal remains/ burial in the event of Death.

iii. If any treatment for which a claim may be made is to be taken and that treatment requires Hospitalisation in an Emergency, the company shall be informed within 24 hours of the admission of the insured person in Hospital.

Note: The Company will examine and relax the time limit mentioned herein above depending upon the merits of the case.

c. Documents to be submitted-

i. Duly completed claim form

ii. Photo Identity Proof of the insured person

iii. Copy of FIR/ Panchnama /Police Inquest Report (wherever these reports are required as per the circumstance of the Accident) duly attested by the concerned Police Station

iv. Copy of Medico Legal Certificate (wherever it is required as per the circumstance of the Accident) duly attested by the concerned Hospital

v. Any other relevant document required by the Company for assessment of the claim

Documents required in case of Accidental Death

i. Death certificate;

ii. Post Mortem Report (if conducted);

iii. Identity proof of Nominee or Original Succession Certificate/Original Legal Heir Certificate or any other proof to the satisfaction of the Company for the purpose of a valid discharge in case nomination is not filed by deceased.

Documents required in case of Permanent Total Disablement (PTD) / Permanent Partial Disablement (PPD),

i. Original treating Medical Practitioner's certificate describing the disablement

ii. Original Discharge summary from the Hospital

iii. Disability certificate issued by treating Medical Practitioner

iv. Any other medical, investigation reports, inpatient or consultation treatment papers, as applicable.

Documents required in case of Temporary Total Disablement (TTD)

i. Original treating Medical Practitioner's certificate confirming the disability

ii. Original Discharge summary from the Hospital

iii. Any other medical, investigation reports, inpatient or consultation treatment papers, as applicable

iv. Leave/Absence Certificate from Employer (If Employed)

v. Medical Practitioner's certificate confirming the Injury and advising rest/ unfit to work for specified number of days

vi. Fitness Certificate issued by the treating doctor.

Documents required for Hospitalisation Expenses due to Accident:

i. Discharge Summary from The Hospital

ii. Medical & Investigation reports

iii. Prescriptions, and consultation papers of the treatment

iv. Any other medical, investigation reports, as applicable

Documents required for Education Grant:

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- i. Proof to establish relationship – Passport/Education certificate establishing proof of relationship of child with parents/Birth Certificate.
- ii. Photo Identity Proof of Child
- iii. Age proof of Child
- iv. Bonafide Certificate issued by the educational institution confirming that he/she is a full time student of the institution

IX. Sum Insured Enhancement

Sum Insured can be enhanced only upon renewal, subject to underwriter’s approval.

X. Territorial Limit

The coverage is worldwide except for the optional cover “Hospitalization expenses due to accident”. The coverage of optional cover “Hospitalization expenses due to accident”, is limited to medical treatment taken in India only.

XI. Cancellation

- i. The Insured may cancel this Policy by giving 15days’ written notice, and in such an event, the Company shall refund premium on short term rates for the unexpired Policy Period as per the rates detailed below.

Length of time Policy in force	Refund %
Up to 1 Month	75%
>1 month to 3 months	50%
>3 Months to 6 Months	25%
>6 Months up to 12 Months	NIL

Notwithstanding anything contained herein or otherwise, no refunds of premium shall be made in respect of Cancellation where, any claim has been admitted or has been lodged or any benefit has been availed by the Insured person under the Policy.

- ii. The Company may cancel the Policy at any time on grounds of misrepresentation, non- disclosure of material facts, fraud by the Insured Person, by giving 15 days’ written notice. There would be no refund of premium on cancellation on grounds of misrepresentation, non-disclosure of material facts or fraud.

INSURANCE ACT 1938, SECTION 41- PROHIBITION OF REBATES

1. No person shall allow or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind or risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate except such rebate as may be allowed in accordance with the prospectus or tables of the Insurer.
2. Any person making default in complying with the provisions of this section shall be punishable with fine, which may extend to Ten Lakhs rupees.

Disclaimer: “Insurance is the subject matter of the solicitation”. For more details on benefits, exclusions, limitations, terms & conditions, please read the policy wordings carefully, before concluding a sale.”

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