

Premium Rates

Basic Premium (Service Tax Extra)

Note: For Opting for Critical Illness Rider, additional 50% of the Basic Premium shall be applicable.

A – Individual Policies

Age Group	100,000	150,000	200,000	250,000	300,000	350,000	400,000	450,000	500,000
0-25	972	1,465	1,884	2,256	2,628	2,954	3,279	3,605	3,787
26-35	1,223	1,843	2,329	2,740	3,192	3,587	3,982	4,378	4,518
36-45	1,416	2,134	2,743	3,285	3,827	4,225	4,691	5,157	5,422
46-55	1,534	2,260	2,882	3,434	3,967	4,508	5,049	5,591	6,025
56-65	2,382	3,360	4,374	5,321	6,375	7,392	8,025	9,057	10,120
66-70	3,136	4,317	5,634	6,874	8,254	9,596	10,438	11,801	13,203

B – Family Policies

		Self + Spouse								
Age Group	100,000	150,000	200,000	250,000	300,000	350,000	400,000	450,000	500,000	
18-25	1,459	2,142	2,826	3,384	3,942	4,430	4,919	5,300	5,681	
26-35	1,835	2,664	3,493	4,140	4,787	5,380	5,974	6,375	6,776	
36-45	2,124	3,119	4,115	4,927	5,740	6,388	7,037	7,585	8,133	
46-55	2,454	3,533	4,611	5,479	6,347	7,213	8,079	8,859	9,639	
56-65	3,810	5,405	6,999	8,600	10,200	11,520	12,840	14,516	16,192	
66-70	5,332	7,455	9,578	11,804	14,031	15,888	17,745	20,095	22,445	

		Self, Spouse and 1 Child								
Age Group	100,000	150,000	200,000	250,000	300,000	350,000	400,000	450,000	500,000	
18-25	2,071	3,121	3,715	4,244	4,772	5,234	5,697	6,159	6,418	
26-35	2,427	3,536	4,644	5,521	6,398	7,191	7,983	8,544	9,104	
36-45	2,739	4,023	5,306	6,303	7,300	8,145	8,990	9,689	10,388	
46-55	3,111	4,500	5,889	7,010	8,132	9,217	10,301	11,248	12,194	
56-65	4,416	6,302	8,187	10,091	11,995	13,536	15,076	16,909	18,741	
66-70	5,579	7,853	10,127	12,526	14,926	16,884	18,842	21,196	23,551	

		Self, Spouse and 2 Children								
Age Group	100,000	150,000	200,000	250,000	300,000	350,000	400,000	450,000	500,000	
18-25	2,684	3,941	5,199	6,226	7,253	8,152	9,050	9,752	10,453	
26-35	3,030	4,421	5,813	6,922	8,031	9,026	10,021	10,741	11,461	
36-45	3,296	4,840	6,385	7,646	8,908	9,953	10,999	11,854	12,709	
46-55	3,759	5,454	7,148	8,520	9,892	11,192	12,493	13,605	14,718	
56-65	5,031	7,209	9,387	11,536	13,685	15,433	17,182	19,160	21,139	
66-70	6,163	8,720	11,277	13,908	16,540	18,695	20,851	23,338	25,826	

Disclaimer

This is only a summary of the Product features. The actual benefits/coverage available are as described in the Policy and will be subject to the Policy terms, conditions and exclusions mentioned therein.

Advantages come by choice

- Our world class products and services
- Our strong lineage of financial giants with proven track record
- Our pan India distribution and servicing capability
- Our honest prices
- Our simple worded, easy to understand policy documents, terms and conditions
- Our customized and innovative Risk solutions
- Our transparent claim settlement procedures
- Our dedicated team of trained, empathetic and caring staff



Universal Sampo General Insurance Co. Ltd.
(A joint venture between Allahabad Bank,
Indian Overseas Bank, Karnataka Bank Limited,
Dabur Investments Corp. and Sampo Japan Insurance Inc.)

Regd. Office: 201-208, Crystal Plaza, Opp. Infinity Mall, Link Road,
Andheri (West), Mumbai - 400 058.

Corporate Office: 310-311, Trade Centre, Opp. MTNL Bldg., Bandra Kurla Complex,
Bandra (East), Mumbai 400 098.

Website: www.universalsampo.com,

Email: contactus@universalsampo.com

Toll free: 1-800-22-4030 (For MTNL / BSNL users), 1-800-102-4030 (For Airtel users)
Users of other Service Providers: 022-26748600



Individual Health Insurance Policy

Insurance is a subject matter of solicitation



**Universal Sampo
General Insurance Co. Ltd.**

Suraksha, Hamesha Aapke Saath

Universal Sompo's Individual Health Insurance Policy which is a comprehensive Health Policy designed in a way to suit your need and fit your pocket while providing a wide Coverage. The Policy is your protection against spiraling medical costs. The Policy is available for Individuals and Families. The Policy covers you and your dependent's health-related expenses right from consultation leading to hospitalization for covered treatment and even the Post-Hospitalization expenses.

The Policy is available on a cashless basis in over 5000 hospitals thus managing your expenses and providing hassle-free transaction when you are under a difficult situation of medical contingency in the family.

The Policy is power-packed with unique features like Daily Cash, Health check-up, option of Coverage for Critical Illness. This is not all, the Premium you pay is exempted from Tax under Section 80 D.

The Policy offers the following Coverage.

Coverage

Sum Insured	Options ranging from Rs. 1 lac to 5 lacs. Families can be covered for minimum SI of Rs. 2 lacs
Cashless Facility	Provided in over 5000 network hospitals across India
Inpatient Treatment	Covered <ul style="list-style-type: none"> • Sub limit per day for normal room expenses: 1.0% of Basic Sum Insured. • Sub limit per day for Intensive Care/Therapeutic Unit expenses: 2% of Basic Sum Insured. • Registration Charges of Hospital/Nursing Home : Actuals
Medical Practitioner/ Consultant fees	Upto 25% of Basic Sum Insured
Pre Hospitalization	For upto 30 days prior to Hospitalization
Post Hospitalization	For upto 60 days post hospitalization
Day Care Procedures	Covered both on Cash less and Reimbursement basis
Domiciliary Hospitalization	Up to 20% of Basic Sum Insured

Daily Allowance	0.1% of the Basic Sum Insured or Rs. 250/- per day for the duration of hospitalization whichever is less subject to maximum of Rs. 2500/-
Pre Existing Diseases	Covered after 4 Claim free Policy Years with Us.
Ambulance Charges	Limit of 1% of Basic Sum Insured subject to maximum of Rs. 1000/- each Claim
Health Check up	Covered at the end of 4 Claims free Policies with Us.
Cumulative Bonus:	5% of basic Sum Insured at each continuous claim free renewal subject to maximum of 30% of the Basic Sum Insured.
Add on: Critical Illness Rider (On Cashless basis) Available at inception , facility to double the Basic Sum Insured for the following 5 Critical Illness on Payment of Additional Premium.	<ul style="list-style-type: none"> • Paralytic Stroke • Cancer • Chronic End Stage Renal failure • Coronary Artery Bypass • Major Organ Transplant (Kidney, Lungs, Pancreas, Bone Marrow)

- **Pre Insurance Medical checkup:** If Your age or Your dependants age is more than 45 years, such person shall have to undergo medical tests as prescribed by Us and the cost of such expenses shall be borne by You.
- **Age Limit:** The entry age under the Policy is upto 65 years. Policy can be renewed up to age 70 years without any breaks by payment of Annual Premium as applicable at the time of renewal.
- **Sum Insured:** Maximum coverage is Rs. 5 lacs for both under Basic cover and Add on for Critical Illness.
- **Exemption under Section 80D of Income Tax Act:** As per Income Tax Act, the premium paid for this cover is exempted from tax under Section 80 D up to Rs. 15,000/-, for Senior Citizens the limit is Rs. 20,000/-.

Key Exclusions:

- All treatments within the first 30 days of cover except hospitalizations for accidental injury.
- Certain diseases are excluded in the first year of the Policy.
- Pre existing diseases only covered after a waiting period of four years.
- Non Medical expenses.
- Dental treatments except warranted due to accident and taken as inpatient.
- Injury or diseases directly or indirectly caused by or arising from or attributable to war, invasion, act of foreign enemy.
- Cost of spectacles and contact lens or hearing aids.
- Any expense on treatment related to HIV, AIDS and all related medical conditions.
- Expenses on treatment arising from or traceable to pregnancy, childbirth, miscarriage, abortion or complications of any of these, including caesarean section and any infertility, sub fertility or assisted conception treatment.
- Any expense on treatment of Insured Person as outpatient.

Documents required in event of a claim:

- Claim Intimation.
- Policy copy.
- Duly filled Claim Form.
- Discharge summary issued by hospital.
- Diagnostic reports prescribed by the doctor duly supported by summary of findings.
- Medical bills / cash memos.
- Any other documents as and when requested by the claim settling authority.