



## Universal Sampo General Insurance Co. Ltd.

(A joint venture between Allahabad Bank, Sampo Japan Insurance Inc., Indian Overseas Bank, Karnataka Bank and Dabur Investments.)

Regd office: Unit No. 401, 4th Floor, Sangam Complex, 127, Andhari Kurla Road, Andheri (East), Mumbai - 400 059.

### Group Health Insurance Policy

#### POLICY SCHEDULE

Intermediary Name: Direct

Intermediary Code: NA Phone No.: NA E-mail: NA Sub IMD Code: NA

Policy No: 2816/57489701/00/000 and Invoice Number:281617NC10198646 Policy Type: New Business Branch Name: NA

Manual Covernote Number: NA Loan A/C No:

Policy Issue Date 11/08/2017

Policy Issued At JABALPUR BRANCH OFFICE, 1ST FLOOR, 651/5, MR - 4, VIJAY NAGAR, JABALPUR, State Code -64, State Name -MADHYA PRADESH

Name of the Proposer **PDPM IIITDM, JABALPUR**

Proposer Id 101271349500

Address of the Proposer DUMNA AIRPORT ROAD,  
P.O. KHAMARIYA,  
JABALPUR  
JABALPUR - MADHYA PRADESH  
PIN - 482005  
Tel - 2794032  
Mobile - NA  
Email ID - dracad@iiitdmj.ac.in  
GSTIN - 23AABTP0414E1Z9

Period of Insurance From 00:00 of 11/08/2017 To 23:59 of 10/08/2018

Type of Cover Basic Cover

Optional Extension Opted Corporate Floater, Coverage against pre existing diseases, Waiver of 30 days waiting period, Waiver of First year exclusions

Basis of Sum Insured Individual

Total Sum Insured Rs. 73,300,000

Total Premium Rs. 428,072.00

CGST @9 % Rs. 38526

SGST @9 % Rs. 38526

Total Amount Payable Rs. 505,125.00

Total Amount Payable (in words) Rupees Five Lakh Five Thousand One Hundred Twenty Five Only

Details of the Insured Persons(s) As per annexure attached

Total No. of Insured Person(s) No of Primary Insured(s) : 1466

Policy is subject to the Warranty NA

**Policy subject to the following Special condition(s):**  
NA

**Clauses/Endorsements attached to the policy**

- 1 This policy is on Individual basis
- 2 Family Definition: Students Only
- 3 Age limit for Employees - 15 years to 45 years.
- 4 Sum Insured Criteria: Flat Sum Insured
- 5 30 days Waiting Period: Waived off and Exclusion No. 2 of section (What we exclude) in Group Health Insurance Policy Wording stands deleted.
- 6 1st Year exclusions: Waived off and Exclusion No. 3 of section (What we exclude) in Group Health Insurance Policy Wording stands deleted.
- 7 1st , 2nd, 3rd and 4th year exclusion wavier /Pre Existing diseases: Pre-existing diseases are covered under the Policy and Exclusion No. 1 of Section (What We Exclude) in Group Health Insurance Policy Wording stands deleted.
- 8 Domiciliary Hospitalization: Not Covered under the policy in view of this, point no 3. NB2 of what we cover in Group Health Insurance Policy wording stands deleted
- 9 Maternity Treatment Charges Benefit Extension without waiting period: Not Covered
- 10 Corporate Floater: Covered upto a maximum of Rs. 5,00,000/- with a sublimit of Rs. 50000/- subject to maximum for 10 Students. This Corporate floater limit shall operate after exhaustion of the Per person limit provided for the Insured persons under this policy.
- 11 Room Rent Capping: Room, Boarding Expenses including Nursing Expenses as provided by the Hospital/Nursing Home is subject to a limit of 1% of the Basic Sum Insured per day and for Intensive Care Unit 2% of the Basic Sum Insured per day. In case, the insured person is admitted in a room with rent higher than the eligible room rent limit, the total hospitalization claim shall be reduced in proportion of eligible room rent to the actual room rent paid.
- 12 Pre and Post hospitalization expenses : Covered upto 30 days prior to Hospitalisation & 60 days after Hospitalisation respectively
- 13 Internal / External Congenital diseases: Internal Congenital diseases are covered under the policy, but external Congenital diseases are not covered
- 14 Ambulance Charges : Covered upto Rs. 1000/- per claim
- 15 Terrorism Exclusion Waiver : Yes, but excluding nuclear, chemical and biological terrorism subject to minimum 24hrs of hospitalisation
- 16 Day care treatments: Total 141 Day Care Surgeries & Day Care Treatments are covered as per the list of USGI
- 17 Cashless Facility: Available - In House
- 18 Other Standard Conditions applicable under the Policy as mentioned below:
- 19 a) Medical Practitioner/ Anesthetist, Consultant fees, Surgeons fees and similar expenses subject to a limit of 25% of Sum Insured
- 20 b) Expenses on Anesthesia, Blood, Oxygen, Operation Theatre, Surgical Appliances, Medicines and Drugs, Diagnostic Materials and X-ray, Dialysis, Chemotherapy, Radiotherapy, Cost of Pacemaker, Artificial Limbs, Cost of Organs and similar expenses subject to a limit of 40% sum insured
- 21 c) The Hospitalization expenses incurred for treatment of any one illness under agreed package charges of the Hospital/Nursing Home will be restricted to 75% of the package charges subject to maximum of basic Sum Insured or Basic plus Critical Illness Sum Insured if package expenses relate to covered Critical Illness and Critical Illness extension is opted for under the policy
- 22 d) 50% co-payment applicable for cyberknife treatment, stem cell transplantation and Robotic Surgery. Cochlear implant treatment is restricted to 50% of the sum insured.
- 23 Process for Mid-term Inclusion / Deletion as mentioned below
- 24 \* During the currency of the Policy, inclusions will be permitted for new joinees and their dependents. Inclusion of dependants is subject to coverage provided under the policy or endorsement forming part thereof.
- 25 \* Existing employees and dependents cannot be included during the currency of the Policy period except, newly married spouse of the existing employees, newborn child of existing insured employee, after 30 days from the date of birth , provided the policy provides cover for spouse and children.
- 26 \* A cash deposit is to be held by the client to effect inclusion of new joinees and their dependants from the date of Joining, newly married spouse from the date of marriage and new born child after 30 days from the date of birth.
- 27 \* Mid term inclusion is subject to availability of sufficient premium in the deposit to effect the inclusion, provided the date of joining / date of marriage/completion of 30 days for new born baby, is in the preceding month to the date of declaration.
- 28 \* In case , of any delayed declaration of new joinees and their dependents, newly married spouse of the existing employees, new born child of the existing employees, the inclusion shall effect from the date of receipt of declaration to insurer, subject to availability of sufficient premium in the deposit to effect the inclusion. Acceptance of delayed declaration rest with the insurer.
- 29 \* In case, premium balance in cash deposit account maintained with the company is not sufficient, then the coverage under the policy will be extended and will be effective only after replenishment of sufficient cash deposit balance.
- 30 \* Deletion of Employee and Dependents is from the date of leaving , provided the date of Leaving, is in the preceding month to the date of declaration. If any delay in declaration deletion will be effected from the date of intimation received at USGI. Refund in premium for deletion is subject to nil claims.
- 31 \* Inclusion of an employee does not warrant automatic inclusion of the employees dependants, unless agreed in the policy.
- 32 \* Policy is based on per person Premium and not per family. Premium is chargeable on each and every member to be covered under the policy based on age band of the member.

#### Conditions attached to the Policy

- 1 Premium payable under this policy shall be payable in advance.
- 2 Subject to otherwise terms and conditions of Group Health Insurance Policy of Universal Sompo General Insurance Co. Ltd

**TPA Condition :** The details of the TPA and our network providers and diagnostic centers can be found at our website [www.universalsompo.com](http://www.universalsompo.com). Cashless claims facility is extended under the policy and your Third Party Administrator (TPA) is UNIVERSAL SOMPO-HEALTH SERVE. Contact number of TPA for registering claims for Pre-authorization is 1800 200 5142 (Toll Free)

IN WITNESS WHEREOF the undersigned being duly authorised by and on behalf of the company has/have here onto set his/their hands

Collection No

1017601387

Dated

11/08/2017

For Universal Sompo General Insurance Co. Ltd.



Authorized Signatory

Consolidated stamp duty Rs. 0.50 paid towards Insurance policy stamp vide receipt no. 0030056201 dated 30/03/2017 of General Stamp Office Mumbai .

**Disclaimer:** This Policy is null and void ab initio, if the cheque/any valid negotiable Instrument as receipted by this company via this receipt is dishonoured by the bank. Issuance of the receipt is not a proof of risk acceptance.

GSTIN- 23AAACU8917F1ZE

SAC - 997133- Accident and health insurance services

**USGI IRDA Registration No.** 134

**IRDAI UIN No:-** IRDA/NL-HLT/USGI/P-H/V.1/70/13-14

**Resolving Issues**

Please read your Policy & Policy schedule :

The Policy & Policy schedule set out the terms of your contract with us. Please read this carefully to ensure that the cover meets your needs.

**Claim Disclaimer**

In the unfortunate event of any loss or damage to the insured property resulting into a claim on this policy, please intimate the mishap IMMEDIATELY to our Call Centre at Toll Free Numbers on 1800-200-5142 chargeable numbers: +91-22-39635200 Fax Toll Free Number: 1800-200-9134. Email at [contactclaims@universalsompo.com](mailto:contactclaims@universalsompo.com). Please note that no delay should be allowed to occur in notifying a claim on the policy as the same may prejudice liability.

**In case of any discrepancy, complaint or grievance, please feel free to contact us within 15 days of receipt of the Policy.**

Universal Sompo General Insurance Co. Ltd. Express IT Park, Plot No. EL - 94, T.T.C. Industrial Area, M.I.D.C., Mahape, Navi Mumbai- 400710

Toll Free Numbers: 1800-200-5142

Landline Numbers: +91- 22-39635200 (Local Charges Apply)

E-mail Address: [contactus@universalsompo.com](mailto:contactus@universalsompo.com) .Fax Numbers: 1800-200-9134

**Note: Please include your policy number for any communication with us.**

Universal Sompo General Insurance Co. Ltd. shall abide by Insurance Regulatory and Development Authority (Protection of Policyholder's Interests) Regulations 2002. Under this regulation and with an objective to provide a forum to Personal Lines policy holders for resolution of claims related complaints, Insurance Ombudsman has been constituted under the aegis of Governing Body of Insurance Council. For further Information you could refer to [www.irdaindia.org/ins\\_ombusman.htm](http://www.irdaindia.org/ins_ombusman.htm).

