

UNIVERSAL SOMPO GENERAL INSURANCE COMPANY LIMITED

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

Sampoorna Suraksha Bima (Micro Insurance Package Policy)

In consideration of Your having paid the premium for the Policy period stated in the Schedule We will indemnify You on the happening of any insured event, as mentioned under the item “**What We Cover**” under each Section, to the extent of loss suffered but not exceeding the Sum Insured stated in the Schedule of the Policy in respect of each item, provided that all the terms, conditions and exceptions of this Policy in so far as they relate to anything to be done or complied with by You ,have been met.

This Policy is an evidence of the contract between You and Universal Sampo General Insurance Company Limited. The information furnished by You in the proposal form and the declaration signed by You forms the basis of this contract.

The Policy, the Schedule and any Endorsement shall be read together and any word or expression to which a specific meaning has been attached in any part of this Policy or of Schedule shall bear such meaning wherever it may appear.

Definitions

1. **You/Your** : The person (s) named as Insured in the Schedule
2. **We/Us/Our** : Universal Sampo General Insurance Company Limited
3. **Proposal**: The application form You sign for this insurance and/or any other information You give to us or which is given to us on Your behalf.
4. **Policy**: Policy wording, the Schedule , the Proposal form and Endorsement / Memoranda if any.
5. **Schedule** : The document which describes You, the cover that applies the Period of Insurance and other details of Your Policy.
6. **Sum Insured**: It means the amount stated against each item in each Section of the Schedule which shall be our maximum liability under this Policy for any one claim or in the aggregate for all claims under each Section during the Policy period.
7. **Period of Insurance**: The time period for which the contract of insurance is valid as shown in the Policy Schedule .
8. **Excess/Deductible** The amount stated in each Section in the Schedule , which shall be borne by You first in respect of each and every claim made under this Policy. Our liability to make any payment under the Policy is in excess of the Excess/Deductible.
9. **Valuables**: Valuables means (a) gold or silver or any precious metals or articles made from any precious metals (b) watches /Jewellery / precious stones / models /coins / curios, sculptures, manuscripts, stamps, collection of stamps, rare books, medals, moulds, designs or any other collectibles (c) deeds, ATM cards, credit cards, bonds, bills of exchange, bank notes, treasury / promissory notes, cheques, money, securities /any other negotiable instrument (d) works of art
10. **Insured Premises**: The place(s) named in the Schedule where You normally reside.

11. **Market Value:** This is the basis of Sum Insured for household goods other than electrical, mechanical and electronic machines/gadgets under this Policy. Market value for household goods means the procurement value of goods from the same or similar source at the time of damage or Loss less appropriate depreciation
12. **Reinstatement Value:** This is the basis of Sum insured for building and Permanent furniture, fixtures and fittings and electrical/mechanical/electronic machines / gadgets under this Policy. Reinstatement Value represents the replacement value of the asset as New at time of Damage or Loss.
13. **Permanent Furniture, Fixtures & Fittings:** Permanent furniture, fixtures and fittings include false ceiling glass /wooden partitions, wooden/steel cupboards fixed to the walls, electrical tube lights and fans only.
14. **Family:** Family means Your spouse and Your dependent children ordinarily residing with You.
15. **Accident:** Accident means a sudden, unintended fortuitous, visible and external event.
16. **First Loss Limit:** The amount mentioned in the Schedule which represents the specified percentage of the full value at risk .The First Loss Limit represents our maximum liability in event of any one claim.
17. **Terrorism :** Terrorism means an act, including but not limited to, the use of force or violence and/or the threat thereof, of any person /group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s) committed for political, religious, ideological or similar purpose, including the intention to influence any government and/or to put the public or any Section of the public in fear.

COVERAGE

SECTION 1

Fire and Allied Perils -Household Structure and Contents

WHAT WE COVER	WHAT WE EXCLUDE
<p>Loss or Damage directly caused to Household Contents by insured perils listed hereunder and subject to its not being otherwise excluded.</p> <ol style="list-style-type: none">1. Fire2. Lightning3. Explosion / Implosion.4. Damage caused by an aircraft, other aerial or space devices and articles dropped there from.5. Riot, Strike and Malicious Damage:- Visible physical Damage by external violent means directly caused to the property insured.6. Strom, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation.7. Impact Damage by any rail/road vehicle or animal by direct contact.8. Subsidence and Landslide including Rockslide: Damage caused by subsidence of the part of site on which the insured property stands or landslide/rockslide.9. Bursting and overflowing of water tank, apparatus and pipes.10. Missile testing operations. 11. Leakage from automatic sprinkler installations12. Bush Fire.13. Earthquake— Damage to property insured	<ol style="list-style-type: none">1. Damage caused by pressure waves.2. Destruction or damage caused to the property by its own fermentation, natural heating or spontaneous combustion or its undergoing heating or drying process3. Burning of property insured by order of any Public Authority.4. Explosion/implosion losses to boilers (other than domestic boilers), economizers or other vessels, machinery or apparatus (in which steam is generated) including their contents .5. Destruction or damage to property caused by centrifugal forces.6. Damages caused by<ol style="list-style-type: none">a. Permanent or temporary dispossession of any building resulting from the unlawful occupation by any person of such building or prevention of access to the same.b. Burglary, housebreaking, theft, larceny or any other such attempt or any omission of any kind of any person (whether or not such act is committed in connection with the disturbance of public peace) in any malicious act.c. Total or partial cessation of work or the retardation or

<p>including by fire occasioned by or in consequence of earthquake including flood or overflow of the sea, lakes, reservoirs and rivers and/or landslide/rockslide resulting there from.</p> <p>14. Terrorism</p>	<p>interruption or cessation of any process or operations or omissions of any kind</p> <p>8. Damage by vehicle/animals belonging to or owned by You or Your Family.</p> <p>9. Damages caused by :-</p> <p>a.) Normal cracking, settlement or bedding of structures.</p> <p>b.) Settlement or movement of made up ground.</p> <p>c.) Coastal or river erosion.</p> <p>d.) Defective design or workmanship or use of defective material</p> <p>e.) Demolition, construction, structural alteration or repair of any property or ground work or excavation.</p> <p>12. Damage caused by</p> <p>a.) Repairs or alteration to Your Home.</p> <p>b.) Repairs, removal or extension of the sprinkler installation.</p> <p>c.) Defects in construction known to You.</p> <p>13. Damages caused to the insured property by pollution or contamination.</p> <p>14. Expenses necessarily incurred on Architect, Surveyor and Consulting Engineer's fees and Debris Removal following Damage to property insured by an insured peril in excess of 3% and 1% of the claim amount respectively.</p> <p>15. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.</p> <p>16. Loss, destruction damage to any electrical machine, apparatus fixture or fittings arising from or occasioned by overrunning excessive pressure, short circuiting , arcing, self heating or leakage of electricity from whatever cause (lightning included provided that this exclusion will apply only to the particular electrical machine, apparatus, fixture or fittings</p>
--	--

	<p>which may be destroyed or damaged by fire so set up.</p> <p>17. Livestock or pets</p> <p>18. Valuables as defined under the Policy, unless specifically covered.</p> <p>19. Loss or damage to property insured if removed to any building or place other than in which it is herein stated , except machinery and equipments temporarily removed for repairs, cleaning, renovation or other similar purposes for a period not exceeding 60 days.</p> <p>20. Liability in excess of First Loss Limit as stated in the Schedule</p>
--	--

SPECIAL CONDITION APPLICABLE TO SECTION 1:

If the property hereby insured shall at the breaking out of any fire or at the commencement of destruction of or damage by any of the insured perils be collectively of greater value than the 100% of total value at risk(as based on the first loss percentage chosen), then You shall be considered as Your own insurer for the difference and shall bear a rateable proportion of the loss in same proportion as insured value at risk bears to actual value at risk Provided, however, that if the sum insured hereby on the property insured shall at the event of such fire or at the commencement of such destruction damage be not less than 85% of the collective value of the property insured, this condition shall be of no purpose and effect if the Policy has been taken on Full Value Basis.(100% First Loss Limit)

SECTION 2

Burglary & Theft

Definitions:

1. **Burglary:** Burglary means the unforeseen and unauthorized entry to or exit from the insured premises by aggressive and detectable means with the intent to steal the contents there from
2. **Theft:** Theft means the illegal taking of property belonging to another person without his consent with the intention of permanently depriving the other of it.
3. **Household Goods:** Household goods means the personal belongings to You and Your family members who permanently reside with You which includes all mechanical and electrical gadgets for personal use and specified in the Schedule
4. **First Loss Limit:** The amount mentioned in the Schedule which represents the specified percentage of the full value at risk .The First Loss Limit represents our maximum liability in event of any one claim

WHAT WE COVER	WHAT WE EXCLUDE
<p>Loss or Damage directly caused to</p> <ul style="list-style-type: none">• Contents' or any part thereof whilst kept in the insured premises• Damage to Insured premises (including reasonable costs for damaged locks at the entry and/or exit points)caused by actual or attempted burglary and/or theft during the Policy Period. In any case the cost of repair or replacement of locks shall not exceed 5% of the sum insured	<ul style="list-style-type: none">• Loss or damage from any yard, garden outbuilding (including sheds or garages not attached to the building) or any other property outside the confines of the premises unless specified in the Schedule• Valuables and cash in safe/Almirah , unless specifically covered in the Schedule• Loss or damage of motor vehicles, trailers unless mentioned as covered in the Schedule• Loss or damage in which You, Your family members or any other person lawfully on or about Your premises is or is alleged to be in any way concerned or implicated• Loss or damage resulting from an act of Riot, Strike, Malicious Damage and Terrorism• Damage to glass and sign boards• Live stock• Loss or damage to contents or stock when the premises are left unoccupied for more than 30 consecutive days unless the same has been reported to us in writing and our written approval obtained.• Any consequential loss or legal liability

	<ul style="list-style-type: none">• First Rs 2500/- under each and every claim
--	--

Special Condition:

Reinstatement of sum insured

Immediately upon happening of loss or damage under the Policy, the Sum Insured stated in the Schedule shall be reduced by the amount of loss or damage and such reduced sum insured shall be limit in respect of any further damage occurring during the current period of insurance unless We give our consent upon payment of additional premium to reinstate the said sum insured.

Basis of Settlement:-

Subject to Special Condition above and deductible stated in the Schedule , We may at our option reinstate, replace or repair the assets covered under this Policy which are lost or damaged or pay the amount of Loss/Damage or may join with any other insurer(s) in doing so .

We shall not be bound to reinstate exactly or completely but only as circumstances permit and in reasonably sufficient manner and in no case We shall be bound to spend more in reinstatement than it would cost to reinstate the assets as it was at the time of occurrence of such damage, nor more than the limit of liability mentioned under the Schedule .

All claims settlement under this Policy are subject to the following conditions:

- 1) When the Sum Insured represents the full value of the assets covered:

If actual value of the assets insured under this Policy shall at the time of loss be collectively of greater value than the sum insured opted by You, then You will be considered as being Your own insurer for the difference and shall bear a ratable proportion of the loss accordingly. Every item, if more, than one in the Policy shall be separately subject to this condition.

2) When the 'sum insured' represents a fixed proportion of the value of the assets covered referred to as First Loss Limit :

If the fixed proportion of value of the assets is insured under this Policy and at the time of loss the full value at risk is greater value than the 100% value at risk as implied by the First Loss Limit chosen , then You will be considered as being Your own insurer for the difference and shall bear a rate able proportion of the loss accordingly. Every item, if more, than one in the Policy shall be separately subject to this condition.

SECTION 3

PERSONAL ACCIDENT

- 1. Accidental Death:** Accidental death means death resulting from Bodily Injury solely and independently of any other cause except illness directly resulting from medical or surgical treatment rendered necessary for such injury, occasions the death of the insured person within 12 months from the date of accident.
- 2. Bodily Injury:** It means accidental physical bodily injury solely and directly caused by external, violent visible cause.
- 3. Permanent Total Disablement:** The bodily injury that totally, irrevocably and absolutely prevents You from engaging in any kind of occupation.

What We cover	What We exclude
<p>Accidental bodily injury directly resulting in the Death or disablement to insured person as per the Table of Benefits.</p> <p>The scope of coverage shall depend on the benefit selected by you and as described in the Schedule</p> <p>A) Basic Cover—Death only B) Wider Cover--- Death + Permanent Total Disability.</p> <p>We shall pay to the insured person or his/her legal personal representative / assignee, the</p>	<ol style="list-style-type: none"> 1. Natural Death 2. Compensation under more than one of the benefits mentioned in Table of Benefits in respect of same period of disablement. 3. Any other payment after a claim under one of the benefits 1,2, 3 and 4 in Table of benefits has been admitted and becomes payable. 4. Any payment in case of more than one claim under this policy during any one period of Insurance by which our liability in that period would exceed CSI 5. Payment of compensation in respect of Death or injury as a consequence of/resulting from <ol style="list-style-type: none"> a) Committing or attempting suicide, intentional self-injury. b) Whilst under influence of intoxicating liquor or drugs. c) The abuse or the consequences of the abuse of intoxicants or hallucinogenic substances such as drugs and alcohol. d) Whilst engaged in any adventurous sports and/or hazardous activities.

<p>compensation set forth in Table of Benefits (as percentage of Capital Sum Insured..)</p>	<ul style="list-style-type: none"> e) Committing any breach of law with criminal intent. f) War, Civil War, invasion, act of foreign enemies, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrest, restraint, or detainment, confiscation, or nationalization or requisition by or under the order of any government or public authority. 6. Consequential loss of any kind and/or any legal liability 7. Pregnancy including child birth, miscarriage, abortion or complication arising there from. 8. Participation in any naval, military or air force operations. 9. Curative treatments or interventions 10. Venereal or sexually transmitted diseases. 11. HIV and or related illness 12. Insured Person's participation or involvement in naval, military or air force operation, racing, diving, aviation, scuba diving, parachuting, hang-gliding, rock or mountain climbing.
---	---

	Table of Benefits	Percentage of Capital Sum Insured
1	Accidental Death	100%
2	Permanent Total Disability:	
	a) : Loss of sight (both eyes) or Loss of two limbs or Loss of one limb and one eye	100%
	b) Total Loss of sight of one eye or loss of use of one hand or foot	50%
	c) Any other Permanent Total and absolute disablement as certified by Medical Practitioner	100%

Extra Benefits under the Policy in addition to capital sum Insured, in case the liability under the policy for Accidental Claim has been admitted.

A. Transportation cost for carriage of dead body to Home including funeral charges.	1% of Capital Sum Insured or 2,500/- (Two thousand five hundred) whichever is lower.
---	--

B. Cost of Clothing damaged in the Accident as described above and liability is admitted by US.	Actual expenses subject to maximum of Rs 1000/
C. Ambulance charges for transportation of Insured person to Hospital following Accident	Actual expenses subject to maximum of Rs 1000/
D. Education Fund In the event of Death, permanent total disablement of the proposer that is the first Insured Person, We will approve compensation towards Education Fund for up to two dependent children as below	5% (Five percent) of C.S.I @2.5% per child.
E. loss of Employment In the event of accident leading to loss of employment as a consequence of Permanent Total Disability as per the table of benefits.	2% of Capital Sum Insured.

Claim Procedure:

- A) Upon happening of any accident and/or injury which may give rise to a claim under this policy
- You shall give the notice to our call centre immediately and also intimate in writing to our policy issuing office. In case of Death, written notice also of Death must, unless reasonable cause is shown, be given before internment/ cremation and in any case, within one calendar month after the Death. In the event of loss of sight or amputation of limbs, written notice thereof must also be given within one calendar month after such loss of sight or amputation.
 - All certificates, information and evidence from a Medical Practitioner or otherwise required by us shall be provided by you.
- B) On receipt of intimation from you regarding a claim under the policy, we are entitled to carry out examination and ascertain details and in the event of Death get the post-mortem examination done in respect of deceased person.
- C) Following documents shall be required in the event of a claim.

For Death Claim

- Duly filled up claim form
- Death Certificate
- Original FIR
- Original Panchnama
- Post mortem report

For Permanent Total disablement.

- Duly filled up claims form
- Original FIR
- Panchnama
- Hospitalization Report
- Hospital discharge card
- Original Certificate from Doctor of Govt. Hospital stating the degree of disability
- Termination letter for claim under "Loss of Employment"

SECTION 4

HEALTH INSURANCE

DEFINITION:

1. **Injury:** It shall mean accidental bodily injury solely and directly caused by external, physical and visible cause.
2. **Disease:** It shall mean a condition affecting the general wellbeing and health of the body that first manifests itself in the Period of Insurance and which requires treatment by a Medical Practitioner.

Disease does not include any mental disease (a mental or bodily condition marked by disorganization of personality, mind, and emotions to impair the normal psychological, social or work performance of the individual) regardless of its cause or origin.

3. **Dependent Child:** A dependent child refers to a child (natural or legally adopted), up to age 25 years , who is financially dependent on the primary insured or proposer and does not have his/her independent sources of income.
4. **Medical Practitioner:** A Medical Practitioner is a person who holds a valid registration from the Medical Council of any State of India and is there by entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of his license.
5. **Medically Necessary:** Medically necessary treatment is defined as any treatment, tests, medication, or stay in hospital or part of a stay in hospital which,
 - Is required for the medical management of illness or injury suffered by the Insured;
 - Must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration or intensity;
 - Must have been prescribed by a Medical Practitioner;
 - Must conform to the professional standards widely accepted in international medical practice or by the medical community in India.
6. **Network:** All such hospitals, day care centers or other providers that the Insurance company/TPA have mutually agreed with, to provide services like cashless access to Policy holders. The list is available with the Insurer/TPA and subject to amendment from time to time.
7. **Non Network:** Any hospital, day care centre or other provider that is not part of the *Network*
8. **Qualified Nurse:** Qualified Nurse is Person who holds a valid registration from Nursing Council of India or the Nursing Council of any state in India.

9. Hospital/Nursing Home: It means any institution established for in-patient care and day care treatment of sickness and/or injuries and which has been registered as a hospital with the local authorities wherever applicable, and is under the supervision of a registered and qualified Medical Practitioner and must comply with minimum criteria as under:

- has at least 10 inpatient beds in those towns having population of less than 10,00,000 and 15 inpatient beds in all other places;
- has qualified nursing staff under its employment round the clock;
- has qualified Medical Practitioner(s) in charge round the clock
- has fully equipped operation theatre of its own where surgical procedures are carried out.

The terms 'Hospital/Nursing Home' shall not include establishment which is a place of rest, a place for the aged, a place for drug addicts, a hotel or a similar place.

10. Hospitalization: It shall mean treatment of Insured Person as inpatient in the Hospital/Nursing Home for a minimum period of 24 hours.

11. Intensive Care Unit: Intensive care unit means an identified action, ward or wing of a hospital which is under constant supervision of a dedicated Medical Practitioner(s), and which is specially equipped for the continuous monitoring and treatment of patients who are in a critical condition, or require life support facilities and where the level of care and supervision is considerably more sophisticated and intensive than in the ordinary and other wards.

12. Inpatient Care: Inpatient care means treatment for which the Insured person has to stay in a hospital for more than 24 hours for a covered event.

13. Pre-Hospitalization expenses: Medical expenses necessarily incurred during Period up to 30 days prior to Hospitalization on disease/illness/injury sustained ,forming part of Hospitalization expenses claim.

14. Post Hospitalization expenses: Medical expenses necessarily incurred during Period up to 60 days after discharge from Hospital after Hospitalization for treatment for a covered disease/illness/injury and forming part of Hospitalization expenses claim.

15. Day Care Treatment: Day care treatment refers to medical treatment and/or surgical procedure which is

- undertaken under General or Local Anaesthesia in a hospital/day care centre in less than 24 hours because of technological advancement, and
- which would have otherwise required a hospitalization of more than 24 hours.

Treatment taken as an outpatient is not included under the Policy .

16. Domiciliary Hospitalization: Domiciliary hospitalization means medical treatment actually taken at home for a Period exceeding 3 days, for an illness/disease/injury which in the normal course would require care and treatment at a hospital under the following compelling circumstances, which in the normal course would require Hospitalisation of Insured Person:

a. Medical advices against shifting of the patient to an Hospital/Nursing Home due to his/her bad health condition.

OR

b. Non-availability of accommodation in the Hospital/Nursing Home.

17. Emergency Care: Emergency Care means management for a severe illness or injury which results in symptoms which occur suddenly and unexpectedly and requires immediate care by a Medical Practitioner to prevent Death or serious long term impairment of the Insured Person's health.

18. Grace Period: Grace Period means the specified period of time immediately following the Premium due date during which a payment can be made to renew or continue a Policy in force without loss of continuity benefits such as waiting periods and coverage of Pre existing diseases. Coverage is not available for the Period for which no Premium is received.

19. Reasonable and Customary Charges: Reasonable charges means the charges for services or supplies, which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the illness/injury involved. .

20. Pre-existing Condition: Any condition, ailment or injury or related condition(s) for which You had signs or symptoms , and/or were diagnosed ,and / or received medical advice /treatment, within 48 months prior to Your first Policy with Us.

21. Any one illness: Any One illness means continuous Period of illness including relapse, if any, within 45 days from the date of last consultation from the Hospital/Nursing Home where treatment have been taken. Occurrence of same illness after a lapse of 45 days will be considered as fresh illness for the purpose of this Policy .

22. Surgery: Surgery or Surgical procedure means manual and/or operative procedure (s) required for treatment of an illness or injury, correction of deformities or defects, diagnosis and cure of diseases, relief of suffering or prolongation of life, performed in a hospital or day care centre by a Medical Practitioner.

23. Surgical Operation: It means manual and/or operative procedures for correction of deformities and defects, repair of injuries, diagnosis and cure of diseases, relief of suffering and prolonging of life.

GENERAL CONDITIONS:

1. Claim Procedure :

Health Hospitalization Claims Procedure

A - Reimbursement Claims Process

Upon happening of any injury/disease which may give rise to a claim under this Policy

- You shall give Us a notice at Our call centre immediately and also intimate in writing to Our Policy issuing office but not later than 7 days from the date of Hospitalization. A written statement of the claim will be required , a Claim Form will have to be completed and the claim must be filed within 30 days from the date of discharge from the Hospital or completion of treatment and in case of Post hospitalization expenses being incurred , within 90 days from the date of discharge from Hospital
- You must give all original bills, receipts, certificates, information and evidences from the attending Medical Practitioner/Hospital/Chemist/Laboratory as required by Us. On receipt of intimation from You regarding a claim under the Policy, We are entitled to: Carry out examination and obtain information on any alleged Injury or Disease requiring Hospitalization if and when We may reasonably require.

B - Cashless Claims Process :

Cashless service: You can avail cashless hospitalization facility at a hospital in the network of the TPA. We will provide a cashless service by making payment to the extent of Our liability direct to the Network Hospital as long as We are given notice that the Insured Person wishes to avail cashless service accompanied by full particulars at least 48 hours before any planned treatment or Hospitalisation or within 24 hours after the treatment or Hospitalisation in the case of an emergency (namely a sudden, urgent, unexpected occurrence or event, bodily alteration or occasion requiring immediate medical attention).

In case if You want to avail cashless facility in any of the network hospital You shall follow the process as mentioned below.

- Carry the Health Card/ copy of E-cards
- Obtain Pre Authorization form from the hospital counter.
- Fill up the form and submit it at the hospital counter
- Ensure that hospital faxes the pre authorization form to TPA or you can also fax the form to TPA
- Once the Form has been faxed. TPA will send the authorization to the Hospital
On receipt of cash less approval patient need not pay the bill to the hospital for covered Expenses.
- For any queries, designated TPA can be contacted. Contact details of the TPA are as mentioned on the card issued to you. You can alternatively call our Call Centre for guidance and assistance .

2. Contribution:

If, when any claim arises, there is in existence any other Insurance (other than Critical Illness insurance Policy) covering the same loss/liability, compensation, costs or expenses, We will pay only Our ratable proportion of the claim. The benefits under this Policy shall be in excess of the benefits available under any Critical Illness Insurance Policy .

WHAT WE COVER	WHAT WE EXCLUDE
<p>The Hospitalization expenses incurred by the insured when he/she sustains any injury or contracts any disease and is advised hospitalization by a Medical Practitioner</p> <p>We will pay Reasonable and Customary charges of the following Hospitalization expenses:</p> <ol style="list-style-type: none"> 1. Room, Boarding and Nursing Expense as provided in the Hospital/Nursing Home subject to following limits. <ol style="list-style-type: none"> a) Sub limit per day for Normal Room b) expenses: 1.0% of Basic Sum Insured. c) Sub limit per day for Intensive Care/Therapeutic Unit expenses: 2% of Basic Sum Insured d) Registration Charges of Hospital/Nursing Home : Actual 2. Medical Practitioner/ Anesthetist, Consultant fees, Surgeons fees and similar expenses subject to a limit of 25% of Basic Sum Insured (excluding sum insured for Critical Illness). 3. 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% of Basic Sum Insured . 4. Expenses on Vitamins and Tonics only if forming part of treatment as certified by the 	<p style="text-align: center;">Health</p> <ol style="list-style-type: none"> 1. Hospitalization/Domiciliary Hospitalization expenses arising from all Diseases/ Injuries which are in Pre-existing Condition. <ol style="list-style-type: none"> a. Any claim occurring as a result of any condition, ailment or injury or related condition(s) for which the insured had signs or symptoms, and / or was diagnosed, and / or received medical advice / treatment, within 48 months prior to the insured's first policy with the Company would not be payable until 48 months of continuous coverage have elapsed, since inception / reinstatement of the first policy with the Us. 2. Hospitalisation/Domiciliary Hospitalisation expenses for any Disease which incepts during first 30 days of commencement of this Insurance cover. 3. Hospitalization/Domiciliary Hospitalization expenses incurred in the first year of operation of the insurance cover on treatment of the following Diseases : <ul style="list-style-type: none"> • Cataract • Benign Prostatic Hypertrophy • Myomectomy, Hysterectomy • Hernia, Hydrocele • Fistula in anus, Piles • Arthritis, Gout, Rheumatism • Joint replacement unless warranted due to an accident • Sinusitis and related disorders • Medical Management of tonsillitis. • Stone in the urinary and biliary systems

<p>attending Medical Practitioner.</p> <p>5. 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 has been opted for under the Policy at inception.</p> <p>6. Expenses incurred for Domiciliary Hospitalization will be paid up to a maximum aggregate sub-limit of 20% of the Basic Sum Insured.</p> <p>7. Additional Benefits</p> <p>(a) An additional <i>Daily Allowance</i> amount equivalent to 0.1% of the Basic Sum Insured or Rs. 250/- per day whichever is less, for the duration of Hospitalization towards miscellaneous expenses. The maximum amount payable under this extension is limited to Rs 2500/- in a year</p> <p>(b) <i>Ambulance charges</i> in connection with any admissible claim limited to 1.0% of the Basic Sum Insured or Rupees 1000/- whichever is less for each claim.</p> <p>Note</p> <p>1. Pre-Hospitalisation and Post Hospitalization expenses will also be reimbursed along with the aforesaid Hospitalization expenses subject to the overall Sum Insured limit of the Insured Person. Any Nursing expenses during Pre and Post Hospitalization will be considered only if Qualified</p>	<ul style="list-style-type: none"> • Dilatation and Curettage • Skin and all internal tumors/cysts/nodules/polyps of any kind, including breast lumps unless malignant, adenoids and hemorrhoids • Dialysis required for renal failure • Surgery on tonsils and sinuses • Gastric and duodenal ulcers <p>4. Hospitalization for only Investigations and diagnosis.</p> <p>5. Injury or Diseases directly or indirectly caused by or arising from or attributable to war, invasion, act of foreign enemy, war like operation (whether war be declared or not).</p> <p>6. Circumcision unless necessary for the treatment of a Disease not otherwise excluded or required as a result of accidental bodily injury; vaccination, inoculation, cosmetic or aesthetic treatment of any description (including any complications arising thereof), plastic surgery except those relating to treatment of Injury or Disease.</p> <p>7. Cost of spectacles and contact lens or hearing aids.</p> <p>8. Dental treatment or surgery of any kind unless requiring inpatient hospitalization due to Accident.</p> <p>9. Convalescence, general debility, run down condition or rest cure, external congenital disease or defects or anomalies, sterility, venereal disease, intentional self injury and use of intoxicating drugs/alcohols.</p> <p>10. Any expense on treatment related to HIV, AIDS and all related medical conditions.</p> <p>11. Expenses on Diagnostic, X-Ray, or Laboratory examinations unless related to the treatment of Disease or Injury falling within ambit of Hospitalization claim.</p>
--	---

<p>Nurse is employed on the advice of the attending Medical Practitioner for the duration specified</p> <p>2. If medical expenses are incurred under two Policy Periods, Our total liability shall not exceed the Sum Insured of the Policy during which the Insured Person's medical treatment commenced and the entire claim will be considered under that Policy only.</p>	<p>12. Expenses on treatment arising from any infertility, sub fertility or assisted conception treatment.</p> <p>13. Expenses on Voluntary termination of pregnancy within first 12 Weeks.</p> <p>14. Injury or Diseases directly or indirectly caused by or contributed to by nuclear weapons/material.</p> <p>15. Any expense on treatment of Insured Person as an outpatient in a Hospital.</p> <p>16. Any expense on Naturopathy, non allopathic treatment and/or any treatments not approved by Indian Medical Council any expense related to Disease/Injury suffered whilst engaged in adventurous sports.</p> <p>17. Expenses on treatment arising from or traceable to pregnancy, childbirth, miscarriage, a accidental abortion or complications of any of these, including caesarean section</p> <p>18. Any Expense of any treatment related to Human T-Cell Lymphotropic Viruses types III (III-LB-III) or Lymphadinopathy Associated Viruses (LAV) or the Mutant derivatives or Variations Deficiency Syndrome.</p> <p>19. External medical equipment of any kind used at home as post hospitalization care like wheelchairs, crutches, instruments used in treatment of Sleep Apnea Syndrome (C.P.A.P) or Continuous -Peritoneal Ambulatory Dialysis (C.P.A.D) and oxygen concentrator for bronchial asthmatic condition, etc.</p> <p>20. War, riots, strike, terrorism acts, nuclear weapon induced treatment section.</p>
---	---

GENERAL CONDITIONS APPLICABLE TO THE POLICY

1. Notice:

Every notice and communication to us required by or in respect of this Policy shall be in writing.

2. Reasonable care:

You must take all reasonable steps to protect the property insured, prevent damage or accidents and maintain the property insured in a sound condition.

3. Mis-description:

This Policy shall be void and premium paid shall be forfeited in the event of mis-representation, mis-description or non-disclosure of any material facts by You or Your representative.

4. Alteration of Risk:

The cover afforded under this Policy shall be suspended and no payment shall be made hereunder if there is any material changes in the facts and matters stated in the proposal

(c) The ownership of the building, stocks/contents/any other insured property passes from You to any other person or entity otherwise than by the operation of the law of succession as applicable.

5 A) Claims Procedure:

i) In the event of any circumstances likely to give rise to a claim You must:

(a) Intimate us as soon as reasonably possible, but in any event within 15 days of the date the incident.

However in respect of loss or damage under Section 2 (Burglary and Theft) the loss must be reported within 24 hours of the happening of any insured event.

(b) Lodge complaint with the local police immediately in case of fire, theft, burglary, riot strike, malicious damage or any other criminal act.

(c) Take all reasonable steps to recover any property which has been lost and protect /safe guard damaged property from further loss or damage.

(d) Provide without expense to us, all proofs, certificates, evidence, assistance or information which We may reasonably require

ii) The documents normally required to be submitted in the event of a claim are :

- a. Duly completed Claim form
- b. Copy of FIR
- c. Estimate of loss / repairs

- d. Invoice/ Bills/Receipts
- e. FR
- f. Any other details/documents called for a specific loss

iii) Rights and Responsibilities

On the happening of loss or damage to any of the property insured by this Policy, the Company may

- (a) enter and take and keep possession of the building or premises where the loss or damage has happened.
- (b) Take possession of or require to be delivered to it any property of the Insured in the building or on the premises at the time of the loss or damage.
- (c) Keep possession of any such property and examine, sort, arrange, remove or otherwise deal with the same.
- (d) Sell any such property or dispose of the same for account of whom it may concern.

The powers conferred by this condition shall be exercisable by the Company at any time until notice in writing is given by the insured that he makes no claim under the Policy, or if any claim is made, until such claim is finally determined or withdrawn, and the Company shall not by any act done in the exercise or purported exercise of its powers hereunder, incur any liability to the Insured or diminish its rights to rely upon any of the conditions of this Policy in answer to any claim.

If the insured or any person on his behalf shall not comply with the requirements of the Company or shall hinder or obstruct the company, in the exercise of its powers hereunder, all benefits under this Policy shall be forfeited.

The Insured shall not in any case be entitled to abandon any property to the Company whether taken possession of by the Company or not.

5 B) BASIS OF CLAIMS SETTLEMENT:

Unless otherwise specifically stated under the respective Section, the basis of settlement shall be as under:

Where a damaged item can be repaired or reinstated at a cost less than the replacement cost then We will indemnify You in respect of expenses necessarily incurred to restore the affected item to its state immediately prior to the happening of the insured event.

In case of a total loss of contents , We will pay You in respect of restoration or replacement costs .We shall not be bound to reinstate or restore exactly or completely but only as permitted by the circumstances and in a reasonably sufficient manner and to the state that existed immediately prior to the happening of the insured event.

Condition of Average: Unless otherwise expressly stated in particular Section, if the value of the insured property shall at the time of any insured event be collectively of greater value than the sum insured (if insured on full value basis) thereon then You shall be considered as Your own insurer of the difference and

shall bear a rateable proportion of the loss or damage. Each item if more than one shall be separately subject to this condition.

Modified Condition of Average :In case of the coverage being taken under Sections1 and 2 on First Loss Basis our liability shall be limited to the sum insured chosen(25% or 50% of full value at risk).However in case the full value at risk is found to be higher than that deemed declared on basis of the First Loss Limit chosen a modified condition of average shall apply.Our liability shall stand reduced to the same extent as the insured value at risk bears to the actual value at risk.

6. Cancellation

We may cancel this Policy by sending 15 days notice in writing by recorded delivery to You at Your last known address. You will then be entitled to a pro-rata refund of premium for the un-expired period of this Policy from the date of cancellation, which We are liable to pay on demand.

You may cancel this Policy by sending a written notice to Us. Retention premium for the period We Were on risk will be calculated based on following short period table and the balance will be refunded to You subject to the condition that no claim has been preferred on us :

Upto 1 month	25% of annual premium
Above 1 month and upto 3 months	50% of annual premium
Above 3 months and upto 6 months	75% of annual premium
Above 6 months	100% of annual premium

7. FRAUD

If the claim be in any respect fraudulent, or if any false declaration be made or used in support thereof or if any fraudulent means or devices are used by You or anyone acting on Your behalf to obtain any benefits under the Policy or if loss or damage be occasioned by the willful act or with Your connivance, all benefits under this Policy shall be forfeited.

8. Contribution:

If at the time of any loss or damage happening to any property hereby insured there be any other subsisting insurance or insurances, whether effected by You or by any other person on Your behalf covering the same property We shall not be liable to pay or contribute more than its rateable proportion of such loss .

9. Subrogation:

You shall at our expense do or concur in doing or permit to be done all such acts and things that may be necessary or reasonably required by us for the purpose of enforcing any rights and remedies or obtaining relief or indemnify from the other parties to which We shall be or would become entitled or

subrogated upon our paying or making good any loss or damage under this Policy whether such acts and things shall be or become necessary or required before or after We indemnify Your loss or damage.

10. Arbitration

If any dispute or difference shall arise as to the quantum to be paid under the policy (liability) being otherwise admitted) such difference shall independently of all other questions be referred to the decision of the sole arbitrator to be appointed in writing by the parties to or if they cannot agree upon a single arbitrator within 30 days of any party invoking arbitration the same shall be referred to a panel of 3 arbitrators, comprising of 2 arbitrators, 1 to be appointed by each of the parties to the dispute/difference and the 3rd arbitrator to be appointed by 2 such arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Indian Arbitration and Conciliation Act, 1996. It is clearly agreed and understood that no difference or dispute shall be referable to arbitration as herein before provided, if the company has disputed or not accepted liability under or in respect of this policy. It is understood, However, that the Insured shall have the right at all times during currency of the Policy to communicate only, with the leading or issuing office in all matters pertaining to this insurance. Subject otherwise to the terms, exceptions, conditions and limitations of this policy.

11. Disclaimer Clause

If We shall disclaim Our liability in any claim, and such claim shall not have been made the subject matter of a suit in a court of law within 12 months from the date of disclaimer, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable under this Policy.

12. Geographical Limits:

The Geographical Limit of this Policy and jurisdiction shall be India. All claims under this Policy shall be settled in Indian Rupees only.

13. Grievance or Complaint You may register a grievance or Complaint by visiting our website or write to us on contactus@universalsompo.com. You may also contact the Branch from where You have bought the policy or the Complaints Coordinator who can be reached at Our Registered Office.

GENERAL EXCLUSIONS APPLICABLE TO THE POLICY

1) Radioactive contamination:

Any loss, damage or legal liability directly or indirectly caused by:

(a) ionising radiation or radioactive contamination from nuclear fuel or nuclear waste arising from burning nuclear fuel; or

(b) the radioactive, poisonous, explosive or other dangerous properties of any nuclear equipment or nuclear part of that equipment.

2) War Risks:

Any consequence whatsoever resulting directly or indirectly from or in connection with any of the following regardless of any other contributing cause or event. War, invasion, act of foreign enemy hostilities or a warlike operation or operations (whether war be declared or not) civil war rebellion revolution insurrection civil commotion assuming the proportions of or amounting to an uprising military or usurped power.

3) Sonic bangs:

Any loss, damage or legal liability directly or indirectly caused by pressure waves caused by aircraft and other flying objects traveling at or above the speed of sound.

4) Pollution and/or Contamination:

Loss, destruction or damage caused to the insured property by pollution or contamination excluding

- Pollution or contamination which itself results from a peril hereby insured against
- Any peril hereby insured against which itself results from pollution or contamination

5) Gradually occurring losses:

Loss or damage by Wear and tear, depreciation, insects, vermins, moth, fungus, corrosion, rust, atmospheric or climatic conditions ingress of water, gradually operating cause, process of cleaning , dyeing, repair, alteration or restoration.

6) Wilful Act:

Loss or damage caused by or arising out of wilful act of the insured or any person acting on his/her behalf including circumstance, fact or matter You are or ought to be reasonably aware prior to the commencement of this contract.

7) Accidental External means:

Loss or damage caused by arising out of accidental external means other than due to the perils covered

8) Consequential Losses

Loss by delay, loss of market, loss of goodwill and / or any other consequential or indirect loss or damage not covered under the Policy.

9) Public Authority

- Loss , destruction or damage caused to the property insured by burning by order of any Public Authority
- Permanent or temporary dispossession resulting from confiscation, commandeering , requisition or destruction by order of the Government or any lawfully constituted Authority

10) Liability;

- a) Liability more specifically insured elsewhere
- b) Liability arising out of Asbestosis or any matter related to or arising out of the sale, manufacture, production, distribution or the like of asbestos.