


LET'S START WITH THE




BASE COVERS


Better Coverages for smooth hospitalization


 **In-patient Hospitalization**
On hospitalization for more than 24 hours, we pay for room charges, nursing expenses, intensive care unit charges, surgeon's fees, doctor's fees, anaesthesia, blood, oxygen, operation theatre charges, medicines, drugs, consumables, etc.

 **Pre-Hospitalization**
Medical expenses incurred up to 30 days prior to the date of hospitalization


 **Post-Hospitalization**
Medical expenses incurred up to 60 days from the date of discharge


 **Day Care Treatment**
We will cover all medical treatments and expenses for 547 Daycare procedures that need hospitalization less than 24-hours


 **Domiciliary Treatment**
Medical expenses incurred during the treatment at home in case, Insured is in a state where he/she cannot be moved to a hospital or unavailability of a hospital bed

 **OPD Dental**
Medical expenses incurred during the treatment at home in case, Insured is in a state where he/she cannot be moved to a hospital or unavailability of a hospital bed


 **Ambulance**
Ambulance charges covered in case of emergency transfer to hospital.

 **Donor Expenses**
Expenses incurred on organ donor for harvesting - that is, surgery and storage of organ - are covered.

 **AYUSH Benefit**
Medical expenses incurred for in-patient treatment taken under Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy


 **Convalescence benefit**
For more than 10 days of hospitalization insured will get recovery benefit of Rs.10,000 once a year

 **Vaccination**
Coverage for Vaccine expenses for post-bite treatment

 **Maternity & Childcare Benefit**

- Coverage of expenses towards delivery including normal or c section while hospitalized
- Coverage of Pre- and Post-natal expenses
- Newborn baby will be covered for its first 91 days for any medical issue or vaccination

ADDITIONAL BENEFITS

 **Restoration Benefit**
In case you have exhausted your sum insured earned NCB due to hospitalization, we will restore/recharge your original sum insured to keep you protected

RENEWAL BENEFITS



Cumulative Bonus

A reward that a policyholder gets for remaining fit and not filing a claim in a Policy Year. As per the Plan, this reward is 10% per year and 20% per year maximum of 50% and 100% respectively



Health Check-up

Prevention is better than cure and that's why it is essential to get regular health check-ups. Policyholder will get free medical health check-ups as per the policy terms and conditions

VALUE ADDED BENEFITS



Dial a Doctor



Health Educational Library for People (HELP)



Wellness Package



Second Opinion E consultation



24x7 Customer Service



Newsletter

ADD-ON COVERS

+ Personal Accident

The insured can opt for a Personal Accident Cover where up to 100% or 200% of the base sum insured is paid upon the unfortunate event of Accidental Death or Permanent Total Disablement resulting from an accident.

+ Critical Illness

It provides coverage against 11 life-threatening critical diseases up to 100% of the base sum insured

+ Hospital Daily Cash

On hospitalization for more than 24 hours, exceeding 3 days we pay for room charges, nursing expenses, intensive care unit charges, surgeon's fees, doctor's fees, anaesthesia, blood, oxygen, operation theatre charges, medicines, drugs, consumables, etc.



ADD-ON COVERS

+ Pre Hospitalization Extension

On payment of additional premium, the limit of Pre-Hospitalization coverage of 30 days will be extended to 90 days.

+ Post Hospitalization Extension

On payment of additional premium, the limit of Post-Hospitalization coverage of 60 days will be extended to 120 days.

+ Maternity And Childcare Benefit Waiting Period Modification

On payment of additional premium, the Waiting Period of 36 months stands modified to 24 Months.

Coverage For Non-Medical Items

On payment of additional premium, the Waiting Period of 36 months stands modified to 24 Months.

+ Condition Waiver under Restore Benefit

On payment of additional premium, Condition under Restore Benefit stand deleted i.e the restored SI can be used for expenses of any other Illness, that is dissimilar to the one for which claim has been made earlier stands deleted

+ Treatment only in a tiered network hospital

5% discount if treatment is taken in a tiered network and 10% co-pay shall be applicable for taking treatment in a non-tiered network

+ Pre-Existing Disease Waiting Period Waiver

On payment of additional premium, the waiting period applicable to all Pre-Existing Diseases is modified to 12 Months

+ Outpatient Dental Waiting Period Waiver

On payment of additional premium, the waiting period of 36 months applicable to Outpatient Dental Treatment is modified to 24 Months

+ Emergency Travelling Allowance

Coverage of Travelling expenses incurred up to 1% of SI as specified limit as per opted as actual which even is less, to reach hospital through Ambulance, paid Cabs or Auto in case of medical emergency.

+ Second Opinion

2nd Opinion, for specified critical illness, once in a policy year.

+ Rest Cure, Rehabilitation and Respite Care [Nursing Care] Expenses Extension

Coverage of expenses related to Rest Cure, Rehabilitation & Respite Care.

+ Obesity/ Weight Control Expenses Extension

Coverage of expenses related to Obesity/ Weight Control Treatment.

+ Sterility and Infertility Treatment Expenses Extension

Coverage of expenses related to Sterility and Infertility Treatment.

+ Enhanced Organ Donor Expenses

- Coverage of Expenses for an organ donor's treatment for the harvesting of the organ donated up to the Sum Insured.
- Coverage of Donor's pre and post hospitalization expenses.

+ Premium Waiver

No Claim for 3 Year = No premium for 4th Year. It can be availed only once in a lifetime.



ADD-ON COVERS

+ Global Cover

Coverage for medical expenses incurred outside India but not more than 180 consecutive days up to the sum insured. If you are diagnosed with a disease in India but opt for medical treatment and healthcare services in another country, these costs will be covered in the global cover.

+ Medically Advised Support Devices

Coverage of expenses incurred by Insured during the Policy Period on account of procuring medically necessary prosthetic or artificial devices or any other medical device prescribed by the Registered Medical Practitioner.

+ Co Payment

It is the percentage of the claim amount that is borne by an insured as per the terms and conditions of the Policy. The amount payable shall be after deduction of the co-payment

+ Home Care Treatment

Coverage of expenses incurred towards Home Care Treatment up to the sum insured mentioned in the Policy Schedule.

+ Wellness Benefit

We offer various benefits under our complete healthcare insurance plan through wellness programs.

1. Everyday Care- It covers OPD Consultation, Diagnostic Services, and Pharmacies.
2. Complete Wellness and Healthcare: It covers health Risk Assessment, Health Screening, Electronic Health Records
3. Health Coach
4. Disease Management Programme – with additional premium
5. Wellness Reward Programme

+ Modern Treatments

Modern procedures will be covered (wherever medically indicated) either as In-patient Hospitalization or as part of Day Care Treatment in a Hospital, up to the limit chosen.

+ Emergency assistance service

We will provide services that will be available when the Insured/Insured member(s) is/are more than 150 kilometers away from their residential address.

- Medical Consultation, Evaluation, and Referral
- Medical Monitoring and Case Management
- Emergency Medical Evacuation
- Medical Repatriation



Discounts




Long Term Discount

2 Years – 5%
3 Years – 10%



Family Discount

2 members- 2.5%
3 members- 5%
More than 3 - 7.5%



Loyalty Discount

5%



Direct Policy Discount

15%



Employee Discount

15%

Key Exclusions

We will not cover any costs towards



Addictions & substance abuse



Suicide & Breach of law



Refractive Error



Cosmetic treatment



Hazardous or Adventure sports



Unproven Treatments

Please refer to Policy Wordings for complete list of Exclusions



Claim Intimation Made Easy ■

At the time of an unforeseen event when you need immediate assistance and support we are there at your service to make things infinitely easy through our Claim Registration options.

Claim Intimation Options



Visit our website to report the claim in self service mode.



Log in to Pulz app to report your claim from your phone



Call on our Toll Free numbers and get serviced through our customer service team



Write to us on contactclaims@universalsompo.com to register your claim

 **1800 22 4030**  **universalsompo.com**

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