



Arogya Sanjeevani Policy-Universal Sampo General Insurance Company
Prospectus

Health Insurance is necessary for every individual, keeping in mind the rising medical costs and spurt of lifestyle diseases amongst Indians. A medical emergency can attack anyone, anytime and impact an individual emotionally and financially so it is very important to have a health insurance policy. Arogya Sanjeevani Policy provide coverage upto 5lakhs for you, your spouse, your child (ren), your parents, and your Parents-in-law and will be a financial cushion in the event of hospitalisation.

1. What is covered under the Policy?

- ✓ Sum Insured Options from 1 lakh up to 5 lakhs in multiples of 50k
- ✓ Coverage for Ayush treatment
- ✓ Pre Hospitalization - 30 days
- ✓ Post Hospitalization - 60 days
- ✓ Coverage for dental treatment due to disease or injury
- ✓ Coverage for plastic Surgery due to disease or injury
- ✓ Coverage for Ambulance expenses
- ✓ Coverage for Day Care Treatment

2. Who can take the Policy?

Person between the age of 18 years and 65years

3. What is the minimum and maximum entry age?

- Minimum Entry age : (Proposer/Adults) 18 yrs; dependent Children’s- 91 days
- Maximum Entry age: (Adult) 65 years
- Maximum Entry age for dependent children is 25 years

4. Who can be covered?

- Self, Spouse, Dependent Children, Mother, Father, Mother-in-law, and father-in-law.

5. What are the Pre-policy medical examination criteria?

Pre-policy Medical Examination criteria for new Proposals, Portability proposals and in case sum insured enhancement at the time of renewal of the policy.

Age of the person to be insured	Medical Examination
Up to 55 years	No Medical Tests would be required (Subject to no adverse health conditions)
56 years & above	Medical Tests required as listed below: Full Medical Report, CBC, Urine routine, ECG, Total Cholesterol, HbA1c, SGOT, SGPT, Sr Creatinine



6. Coverage's

- **Hospitalization Expenses-** Expenses incurred on hospitalization for minimum period of 24 hours including pre-hospitalization expenses for a period of 30 days and post hospitalization expenses for a period of 60 days.
- **Day Care Procedures-** Medical expenses for day care procedures.
- **AYUSH Coverage-** Expenses incurred on hospitalization under AYUSH Treatment.
- **Expenses incurred on treatment of cataract.**
- **Expenses incurred on dental treatment and Plastic Surgery:** Necessitated due to disease or injury.
- **Ambulance Charges:** Expenses on road Ambulance subject to a maximum of Rs.2000/- per hospitalization.

7. Major Exclusions

Following is a partial list of the policy exclusions. Please refer to the policy wordings for the complete list of exclusions:

- Admission primarily for investigation & evaluation
- Admission primarily for rest Cure, rehabilitation and respite care
- Expenses related to the surgical treatment of obesity that do not fulfill certain conditions
- Change-of-Gender treatments
- Expenses for cosmetic or plastic surgery
- Expenses related to any treatment necessitated due to participation in hazardous or adventure sports

8. Waiting Period

- Pre-Existing Diseases will be covered after a waiting period of forty eight(48) months of continuous coverage
- Expenses related to the treatment of any illness within 30 days from the first policy commencement date shall be excluded except claims arising due to an accident.
- Specified surgeries/treatments/diseases are covered after specific waiting period of 24 months
- Specified surgeries/treatments/diseases are covered after specific waiting period of 48 months

9. Loss Sharing

In case of a claim, this policy requires you to share the following costs:

- Expenses exceeding the following Sub-limits:
- Room Charges(Hospitalization):
 - Room Rent – Up to 2% of SI, subject to max of INR 5,000 per day
 - ICU charges – Up to 5% of SI subject to max of INR 10,000 per day.
 - In case Room/ICU/ICCU rent exceeds the limits specified the claim shall be subject to the proportionate deduction.



- Cataract — Up to 25% of Sum Insured or Rs.40,000/- whichever is lower.
- Modern treatment methods and Advancements in technology: Up to 50% of the Sum insured.
- Each and every claim under the Policy shall be subject to a Co-payment of 5% applicable to claim amount admissible and payable as per the terms and conditions of the Policy

10. Renewal

- The policy shall ordinarily be renewable except on grounds of fraud, moral hazard, misrepresentation by the insured person. Renewal shall not be denied on the ground that the insured had made a claim or claims in the preceding policy years.
- **Cumulative bonus:**
 - a. Increase in the sum insured by 5% in respect of each claim free year subject to a maximum of 50% of SI.
 - b. In the event of claim the cumulative bonus shall be reduced at the same rate.

11. Discount

- a. **Loyalty Discount:** 5% discount on the applicable premium for existing policyholders holding any retail policy of the Company. The existing policy should not have expired at the time of inception of this proposed policy.

12. Cancellation

- The Insured may cancel this Policy by giving 15 days' 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 in the policy terms and conditions.
- 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.

13. Claim Settlement

- The Company shall settle or reject a claim, as the case may be, within 30 days from the date of receipt of last necessary document.
- However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest in any case not later than 30 days from the date of receipt of last necessary document. In such cases, the Company shall settle the claim within 45 days from the date of receipt of last necessary document.

14. Notices and Claims

Any notice, direction or instruction given under this Policy shall be in writing and delivered by hand, post, or facsimile to:

- **Address: 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:** 1-800-5142
- **Landline Numbers:** (022)- 39635200
- **E-mail Address:** contactus@universalsompo.com



15. Premium

Age Bands	Self (1 Adult)								
	100,000	150,000	200,000	250,000	300,000	350,000	400,000	450,000	500,000
91days - 17 Years	1,316	1,601	1,889	2,323	2,755	2,950	3,163	3,379	3,590
18 Years - 35 Years	1,649	1,994	2,340	2,789	3,234	3,479	3,741	3,953	4,164
36 Years - 45 Years	2,340	2,751	3,165	3,764	4,357	4,635	4,938	5,420	5,899
46 Years - 50 Years	3,344	3,887	4,432	5,242	6,048	6,499	6,984	7,679	8,369
51 Years - 55 Years	4,264	4,959	5,658	6,508	7,357	8,097	8,883	9,705	10,522
56 Years - 60 Years	6,026	7,167	8,308	9,749	11,200	11,887	12,620	13,609	14,597
61 Years - 65 Years	9,280	10,979	12,678	14,649	16,636	17,663	18,761	20,196	21,628
66 Years - 70 Years	14,313	17,003	19,692	22,838	26,002	27,638	29,387	31,445	33,500
71 Years - 75 Years	20,062	23,971	27,880	32,474	37,093	39,494	42,102	44,469	46,828
> 75 Years	23,932	28,633	33,337	38,859	44,415	47,299	50,415	54,008	57,592

Age Bands	Self + 1 Child								
	100,000	150,000	200,000	250,000	300,000	350,000	400,000	450,000	500,000
91days - 17 Years	1,711	2,081	2,455	3,020	3,636	3,894	4,176	4,460	4,810
18 Years - 35 Years	1,957	2,372	2,833	3,425	4,013	4,307	4,695	4,986	5,272
36 Years - 45 Years	2,449	2,916	3,437	4,139	4,836	5,158	5,590	6,071	6,547
46 Years - 50 Years	3,216	3,786	4,361	5,220	6,162	6,614	7,103	7,740	8,491
51 Years - 55 Years	4,139	4,867	5,599	6,508	7,520	8,219	8,963	9,697	10,573
56 Years - 60 Years	5,649	6,704	7,860	9,221	10,586	11,256	12,130	13,007	13,881
61 Years - 65 Years	8,164	9,656	11,149	12,916	14,883	15,824	16,830	18,050	19,265
66 Years - 70 Years	11,838	14,054	16,270	18,894	21,814	23,206	24,694	26,374	28,050
71 Years - 75 Years	16,456	19,646	23,133	26,965	30,814	32,825	35,457	37,444	39,422
> 75 Years	19,358	23,142	27,280	31,818	36,379	38,756	41,858	44,789	47,710

Age Bands	Self + 2 Children								
	100,000	150,000	200,000	250,000	300,000	350,000	400,000	450,000	500,000
91days - 17 Years	2,448	2,978	3,570	4,391	5,207	5,575	6,074	6,488	7,000
18 Years - 35 Years	2,740	3,325	3,915	4,759	5,684	6,096	6,544	6,962	7,486
36 Years - 45 Years	3,232	3,869	4,582	5,551	6,512	6,953	7,547	8,159	8,762
46 Years - 50 Years	4,004	4,749	5,500	6,625	7,860	8,431	9,052	9,817	10,728
51 Years - 55 Years	5,142	6,084	7,030	8,218	9,540	10,388	11,292	12,152	13,194
56 Years - 60 Years	6,647	7,910	9,299	10,936	12,575	13,398	14,472	15,477	16,476
61 Years - 65 Years	9,130	10,826	12,524	14,562	16,828	17,920	19,088	20,427	22,054
66 Years - 70 Years	12,703	15,103	17,505	20,376	23,572	25,102	26,738	28,527	30,720
71 Years - 75 Years	17,465	20,868	24,274	28,338	32,843	35,011	37,360	39,454	41,538
> 75 Years	20,329	24,318	28,312	33,063	38,335	40,865	43,595	46,609	49,611



Age Bands	Self + 3 Children								
	100,000	150,000	200,000	250,000	300,000	350,000	400,000	450,000	500,000
91days - 17 Years	3,158	3,842	4,533	5,576	6,722	7,197	7,845	8,380	8,903
18 Years - 35 Years	3,414	4,146	4,964	6,051	7,129	7,643	8,335	8,877	9,557
36 Years - 45 Years	3,961	4,759	5,564	6,763	8,078	8,630	9,378	10,112	10,834
46 Years - 50 Years	4,667	5,561	6,564	7,938	9,304	9,976	10,873	11,758	12,822
51 Years - 55 Years	6,079	7,221	8,367	9,817	11,430	12,418	13,471	14,449	15,648
56 Years - 60 Years	7,682	9,161	10,644	12,540	14,435	15,400	16,665	17,788	18,904
61 Years - 65 Years	10,030	11,916	13,996	16,318	18,644	19,877	21,195	22,646	24,425
66 Years - 70 Years	13,503	16,073	18,906	22,051	25,200	26,859	28,633	30,521	32,853
71 Years - 75 Years	18,199	21,758	25,664	30,000	34,347	36,635	39,113	41,307	44,075
> 75 Years	20,985	25,115	29,647	34,662	39,692	42,333	45,181	48,270	52,040

Age Bands	Self + 4 Children								
	100,000	150,000	200,000	250,000	300,000	350,000	400,000	450,000	500,000
91days - 17 Years	3,750	4,563	5,477	6,738	7,989	8,554	9,490	10,137	10,769
18 Years - 35 Years	4,078	4,954	5,838	7,129	8,552	9,166	9,836	10,482	11,484
36 Years - 45 Years	4,638	5,584	6,539	7,965	9,534	10,189	11,083	11,930	12,762
46 Years - 50 Years	5,337	6,380	7,552	9,157	10,753	11,527	12,568	13,565	14,773
51 Years - 55 Years	6,950	8,278	9,612	11,305	13,191	14,308	15,500	16,587	17,936
56 Years - 60 Years	8,564	10,228	11,895	14,032	16,165	17,264	18,709	19,941	21,166
61 Years - 65 Years	10,864	12,927	15,207	17,768	20,330	21,694	23,153	24,707	27,005
66 Years - 70 Years	14,236	16,963	19,977	23,337	26,699	28,477	30,379	32,357	35,314
71 Years - 75 Years	19,127	22,881	26,641	31,177	36,215	38,648	41,280	43,597	46,528
> 75 Years	21,874	26,191	30,515	35,711	41,486	44,267	47,265	50,465	54,386

Age Bands	Self + Spouse								
	100,000	150,000	200,000	250,000	300,000	350,000	400,000	450,000	500,000
91days - 17 Years	1,605	1,953	2,342	2,881	3,416	3,658	3,986	4,258	4,523
18 Years - 35 Years	2,044	2,472	2,948	3,514	4,140	4,453	4,788	5,060	5,413
36 Years - 45 Years	2,995	3,522	4,114	4,893	5,664	6,026	6,518	7,155	7,786
46 Years - 50 Years	4,348	5,053	5,850	6,919	8,105	8,709	9,359	10,290	11,382
51 Years - 55 Years	5,714	6,645	7,581	8,720	10,006	11,012	12,081	13,199	14,520
56 Years - 60 Years	8,636	10,188	11,893	13,881	15,884	16,831	18,082	19,467	20,849
61 Years - 65 Years	13,405	15,784	18,163	20,923	24,022	25,482	27,040	29,078	31,531
66 Years - 70 Years	20,452	24,218	27,983	32,388	37,323	39,646	42,129	45,052	48,626
71 Years - 75 Years	29,663	35,370	41,078	47,784	55,256	58,810	62,669	66,173	70,586
> 75 Years	35,313	42,176	49,045	57,107	66,093	70,361	74,972	80,291	86,732



Age Bands	Self + Spouse + 1 Child								
	100,000	150,000	200,000	250,000	300,000	350,000	400,000	450,000	500,000
91days - 17 Years	2,329	2,834	3,343	4,112	4,959	5,309	5,694	6,082	6,569
18 Years - 35 Years	2,768	3,353	4,007	4,820	5,626	6,043	6,600	6,997	7,388
36 Years - 45 Years	3,717	4,404	5,178	6,206	7,226	7,699	8,345	9,100	9,848
46 Years - 50 Years	5,123	5,999	6,881	8,197	9,654	10,366	11,136	12,179	13,416
51 Years - 55 Years	6,615	7,743	8,876	10,273	11,846	12,984	14,194	15,420	16,889
56 Years - 60 Years	9,634	11,394	13,331	15,597	17,873	18,973	20,425	21,936	23,444
61 Years - 65 Years	14,371	16,954	19,538	22,568	25,968	27,577	29,297	31,455	33,608
66 Years - 70 Years	21,317	25,267	29,218	33,869	39,080	41,542	44,174	47,205	50,228
71 Years - 75 Years	30,059	35,854	42,219	49,157	56,129	59,762	64,572	68,183	71,780
> 75 Years	35,554	42,474	50,077	58,352	66,672	71,001	76,709	82,110	87,495

Age Bands	Self + Spouse + 2 Children								
	100,000	150,000	200,000	250,000	300,000	350,000	400,000	450,000	500,000
91days - 17 Years	2,948	3,586	4,306	5,297	6,281	6,725	7,339	7,839	8,472
18 Years - 35 Years	3,439	4,170	4,905	5,930	7,067	7,586	8,147	8,652	9,304
36 Years - 45 Years	4,387	5,223	6,166	7,427	8,677	9,253	10,046	10,911	11,766
46 Years - 50 Years	5,779	6,804	7,837	9,381	11,092	11,905	12,786	13,933	15,307
51 Years - 55 Years	7,450	8,761	10,077	11,714	13,557	14,817	16,158	17,483	19,091
56 Years - 60 Years	10,460	12,391	14,524	17,019	19,522	20,751	22,379	23,989	25,594
61 Years - 65 Years	15,099	17,838	20,579	23,823	27,464	29,195	31,043	33,284	36,021
66 Years - 70 Years	21,844	25,910	29,979	34,796	40,202	42,760	45,495	48,584	52,403
71 Years - 75 Years	30,809	36,764	42,723	49,782	57,664	61,421	65,497	69,160	72,807
> 75 Years	36,226	43,291	50,362	58,722	68,062	72,504	77,301	82,706	88,092

Age Bands	Self + Spouse + 3 Children								
	100,000	150,000	200,000	250,000	300,000	350,000	400,000	450,000	500,000
91days - 17 Years	3,553	4,322	5,100	6,273	7,576	8,112	8,857	9,461	10,051
18 Years - 35 Years	3,985	4,835	5,794	7,027	8,251	8,852	9,674	10,285	11,076
36 Years - 45 Years	5,004	5,977	6,958	8,409	10,018	10,690	11,620	12,586	13,540
46 Years - 50 Years	6,276	7,420	8,718	10,472	12,217	13,108	14,310	15,552	17,054
51 Years - 55 Years	8,219	9,699	11,185	13,043	15,138	16,511	17,973	19,387	21,126
56 Years - 60 Years	11,375	13,498	15,624	18,330	21,042	22,391	24,184	25,884	27,577
61 Years - 65 Years	15,761	18,643	21,837	25,328	28,832	30,672	32,640	34,955	37,806
66 Years - 70 Years	22,305	26,474	31,096	36,138	41,195	43,839	46,666	49,805	53,713
71 Years - 75 Years	31,089	37,109	43,747	51,015	58,311	62,131	66,272	69,979	74,716
> 75 Years	36,352	43,449	51,277	59,827	68,415	72,901	77,743	83,143	89,785



Age Bands	Self + Spouse + 4 Children								
	100,000	150,000	200,000	250,000	300,000	350,000	400,000	450,000	500,000
91days - 17 Years	4,027	4,899	5,893	7,249	8,595	9,203	10,249	10,948	11,631
18 Years - 35 Years	4,537	5,507	6,485	7,882	9,444	10,128	10,873	11,568	12,704
36 Years - 45 Years	5,568	6,667	7,776	9,420	11,248	12,009	13,067	14,127	15,171
46 Years - 50 Years	6,813	8,081	9,523	11,471	13,408	14,382	15,707	17,035	18,658
51 Years - 55 Years	8,923	10,557	12,199	14,261	16,591	18,066	19,637	21,134	22,996
56 Years - 60 Years	12,085	14,355	16,629	19,530	22,433	23,891	25,839	27,621	29,394
61 Years - 65 Years	16,357	19,368	22,715	26,388	30,070	32,011	34,087	36,468	40,010
66 Years - 70 Years	22,700	26,958	31,693	36,870	42,058	44,779	47,688	50,868	55,680
71 Years - 75 Years	31,757	37,919	44,086	51,445	59,685	63,616	67,875	71,673	76,541
> 75 Years	36,942	44,166	51,398	60,001	69,643	74,230	79,180	84,646	91,395

*Premium in INR without GST

Additional Premium for each Parent under Family Floater

Age Bands	Parents								
	100,000	150,000	200,000	250,000	300,000	350,000	400,000	450,000	500,000
36 Years - 45 Years	1,989	2,339	2,690	3,199	3,704	3,940	4,197	4,607	5,014
46 Years - 50 Years	2,843	3,304	3,767	4,456	5,141	5,524	5,937	6,527	7,114
51 Years - 55 Years	3,624	4,215	4,809	5,531	6,253	6,883	7,550	8,249	8,943
56 Years - 60 Years	5,225	6,195	7,165	8,390	9,623	10,207	10,831	11,671	12,511
61 Years - 65 Years	7,991	9,435	10,880	12,555	14,244	15,117	16,050	17,270	18,488
66 Years - 70 Years	12,269	14,556	16,842	19,516	22,205	23,596	25,082	26,832	28,578
71 Years - 75 Years	17,156	20,479	23,802	27,706	31,632	33,673	35,890	37,902	39,907
> 75 Years	20,445	24,441	28,440	33,134	37,856	40,307	42,956	46,010	49,056

*Premium in INR without GST
