

Complete Healthcare Insurance

Policy ID: UIN: IRDA/NL-HLT/USGI/P-H/V.1/195/13-14 | Category: Health - Health Insurance (Comprehensive)
Provider: Universal Sampo General Insurance

1. Policy Period & Validity

Standard Duration: 1 Year
Validity Basis: Annual Renewal

2. Policy Overview

A comprehensive health plan offering basic and critical illness covers. It includes benefits for maternity, newborn baby, and outpatient treatment (dental/optical) in higher variants.

Ideal For: Families looking for an all-inclusive health plan that covers maternity and critical illnesses alongside standard hospitalization.

3. Eligibility Criteria

- **Entry Age (Adult):** 18 Years to 55 Years.
- **Entry Age (Child):** 91 Days to 25 Years.
- **Renewal:** Lifetime renewal available.

4. Sum Insured Eligibility

- **Basic Plan:** Rs 1 Lakh to 2 Lakhs
- **Essential Plan:** Rs 3 Lakhs to 5 Lakhs
- **Privilege Plan:** Rs 6 Lakhs to 10 Lakhs

5. Scope of Coverage

- **In-patient Hospitalization:** Room rent, nursing, ICU, and surgeon fees.
- **Maternity Benefit:** Covered after waiting period (Normal: Rs 15k-25k, C-Sec: Rs 25k-40k depending on plan).
- **Newborn Cover:** Covered within the Family Sum Insured.
- **Outpatient (OPD):** Dental and optical expenses covered in 'Privilege' plan.
- **Critical Illness:** Optional add-on for specified critical illnesses.

7. Major Exclusions

- x Pre-Existing Diseases: 36 months waiting period.
- x First 30 Days: No coverage for illness (accident covered).
- x Specific Diseases: 2-year waiting for Hernia, Cataract, etc.
- x Cosmetic/Aesthetic: Excluded unless resulting from accident.

8. Claims & Administration

Claims Procedure:

- Cashless: Intimate TPA 48 hours prior (planned) or 24 hours (emergency).
- Reimbursement: Submit claim within 30 days of discharge.
- Documents: Discharge summary, final bill, prescriptions, investigation reports.

Policy Terms:

- Co-Pay: No co-pay for Basic/Essential plans up to age 55.
- Free Look: 15 days.
- Grace Period: 30 days for renewal.