

# A-Plus Health Insurance (Top-Up)

Policy ID: UIN: USGI/HLT/A-Plus/20-21 | Category: Human - Health Insurance (Top-Up)

Provider: Universal Sampo General Insurance

### 1. Policy Period & Validity

Standard Duration:	1 Year
Validity Basis:	Annual Renewal

### 2. Policy Overview

A top-up health policy designed to cover medical costs after a specified 'Deductible' amount is exceeded. Ideally used to enhance existing coverage at a low cost.

**Ideal For:** *Individuals with an existing base policy (e.g., corporate cover) who want high coverage (up to 1 Cr) without paying high premiums.*

### 3. Eligibility Criteria

- **Entry Age:** 18 Years to 65 Years.
- **Children:** 91 Days to 25 Years.
- **Deductible Options:** Rs 2 Lakhs to Rs 10 Lakhs.

### 4. Sum Insured Eligibility

- **Sum Insured:** Rs 3 Lakhs to Rs 50 Lakhs (can go up to 1 Cr)
- **Deductible:** Rs 2L, 3L, 5L, 10L

### 5. Scope of Coverage

- **In-patient Hospitalization:** Covers expenses excess of the deductible.
- **Global Coverage:** Emergency medical treatment covered worldwide (up to 50% of SI) for critical illnesses.
- **Maternity:** Covered after 12 months waiting period (subject to deductible).
- **Organ Donor:** In-patient costs for organ donor covered.

### 7. Major Exclusions

- x **Deductible Amount:** The first Rs X amount (e.g., 3 Lakhs) must be paid by the user or their base policy.
- x **Pre-Existing Diseases:** 36 months waiting period.
- x **Unproven Treatments:** Experimental therapies excluded.

### 8. Claims & Administration

**Claims Procedure:**

- Notification: Notify within 24 hours of admission.
- Proof of Deductible: Must submit proof that the deductible amount has been paid (e.g., settlement letter from base insurer).

**Policy Terms:**

- Waiver of Deductible: Option to convert to a full indemnity policy after retirement (subject to terms).
- Renewal: Lifetime.