

Super Health Insurance

Policy ID: UIN: IRDA/NL-HLT/USGI/P-H/V.1/192/13-14 | Category: Health - Health Insurance (Premium)

Provider: Universal Sompo General Insurance

1. Policy Period & Validity

Standard Duration: 1 Year

Validity Basis: Annual Renewal

2. Policy Overview

A high-end health policy offering wider coverage options and higher sum insured limits compared to basic plans. Includes restoration benefits and wellness programs.

Ideal For: Individuals seeking higher coverage (up to 1 Cr) with features like Sum Insured Restoration and Wellness rewards.

3. Eligibility Criteria

- **Entry Age:** 18 Years to 65 Years.

- **Sum Insured:** Wide range available.

4. Sum Insured Eligibility

- **Options:** Rs 3L, 5L, 10L, 15L, 20L... up to 100L

5. Scope of Coverage

- **Base Cover:** In-patient hospitalization, pre/post hospitalization (60/90 days).

- **Restoration Benefit:** 100% restoration of SI if exhausted.

- **Wellness Program:** Rewards for healthy behavior (gym membership, health checkups).

- **Organ Donor:** Covered up to SI.

7. Major Exclusions

x Waiting Periods: Standard 30 days initial, 2 years specific illness, 3 years PED.

x Hazardous Sports: Excluded.

8. Claims & Administration

Claims Procedure:

- Process: Standard Cashless/Reimbursement process through internal claims team or TPA.

Policy Terms:

- Zones: Premium may vary based on City Zone (Tier 1 vs Tier 2).

- Bonus: No Claim Bonus available.