

# Super Health Insurance

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

Provider: Universal Sampo 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.