

Disability & Income Protection Insurance

Policy ID: UIN: ACC/DISABILITY/2024-25 | Category: Accident - Disability & Income Protection

Provider: Universal Sampo General Insurance

1. Policy Period & Validity

Standard Duration: 1 Year
Validity Basis: Annual Renewal

2. Policy Overview

Provides financial support for loss of income due to permanent or temporary disability from an accident.

Ideal For: Working professionals, freelancers, and self-employed individuals.

3. Eligibility Criteria

- **Age:** 18 to 60 Years
- **Occupation:** Salaried, Self-Employed, Business Owners

4. Sum Insured Eligibility

- **Limit:** Rs 2 Lakhs to Rs 50 Lakhs per year

5. Scope of Coverage

- Income replacement in case of total/partial disability
- Medical expenses related to accident
- Rehabilitation and therapy costs

7. Major Exclusions

- x Intentional self-harm
- x Alcohol/drug influence
- x War or terrorism
- x Criminal acts

8. Claims & Administration

Claims Procedure:

- Immediate intimation to insurer
- Submit medical reports, income proof, and claim form

Policy Terms:

- Coverage for loss of income only

- Premium varies based on occupation and income