

# Critical Illness Health Plan

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

Covers hospitalization and treatment costs for major critical illnesses such as cancer, heart attack, stroke, and organ transplants. Includes optional restoration benefits.

**Ideal For:** *Individuals seeking high-value coverage against life-threatening illnesses with restoration and wellness benefits.*

## 3. Eligibility Criteria

- **Entry Age:** 18 Years to 65 Years
- **Sum Insured:** Wide range available

## 4. Sum Insured Eligibility

- **Options:** Rs 3 Lakh to Rs 1 Crore

## 5. Scope of Coverage

- **Critical Illness:** Coverage for specified illnesses like cancer, heart attack, kidney failure, and organ transplant.
- **Inpatient Hospitalization:** Pre and post hospitalization expenses.
- **Restoration Benefit:** 100% sum insured restoration if exhausted.
- **Wellness Program:** Rewards for healthy living.

## 7. Major Exclusions

- x Waiting Periods: 30 days initial, 2 years specific illness, 3 years PED
- x Hazardous sports: Skydiving, mountaineering, racing, etc.

## 8. Claims & Administration

- Claims Procedure:**
- Cashless or Reimbursement: Standard process via TPA or insurer's claims desk

**Policy Terms:**

- Premium: Based on age, sum insured, and city zone
- No Claim Bonus: Applicable