



Policy No. 2825/60304007/04/000

NITESHBHAI KARSHANBHAI BHALU

306 YASH PALACE APPT SAMRAT SOC
B/H SHYAMDHAM TEMPLE SARTHANA JAKAT NAKA,
SURAT,
GUJARAT- 395006,

9909*****
rama***@***.***

Dear NITESHBHAI KARSHANBHAI BHALU,

We are extremely thankful to you for your renewal instructions and payment of premium for COMPLETE HEALTHCARE INSURANCE. We appreciate this opportunity to be of service to you and we are going to be with you every step of the way.

To make your insurance experience seamless, we have introduced below tech-based solutions.

USGI PULZ App - One stop solution for all your insurance needs. Now enjoy below complimentary value added benefits with our app.

- **Insurance Wallet – Manage insurance policies on the go with buy and renew Option**
- **Claim Management – Intimate claim online and track claim status**
- **Complete Auto Care Solutions – Online car service appointment, road side assistance, extended warranty, buy spare parts and accessories, sell car online, self-drive car discount, tips to maintain your vehicle.**
- **24X7 Road Side Assistance* – In case you are in distress due to flat tyre, drained battery, minor repairing or towing of vehicle in case of break down or accident of your vehicle, Key locked in car or lost, fuel run dry or arrangement of taxi/ ambulance**
- **Location based Service – Find nearest pharmacy, blood bank, wellness center, lab test center, online medicine stores. Also you can track your daily activity, set reminders, and maintain your health profile and much more**

* Subject to Terms and conditions of Universal Sompo Policy covering the vehicle with RSA cover

AI-Powered Virtual Agent

- Helps you to intimate claim with ease

We're committed to offer you best-in-class services. For any query, call us on our toll-free number 1-800- 200-4030 (Other Users), 1-800-22-4030 (MTNL/BSNL Users), or mail us at contactus@universalsompo.com. You can also drop by at one of our branches. For more information visit our website www.universalsompo.com

Please verify the details in the attached policy copy. In case of any disagreement, discrepancy, or clarification that you may need, please let us know within 15 days of policy received.

We are pleased to share a list of those hospitals in your city which have been trusted and rated highly by our customers basis their experience. You may like to consider to utilize their services in the unfortunate event requiring hospitalization.

S.No.	HOSPITALNAME	HOSPITALADDRESS
1	Astha Hospital & Dental Care	441/442 4th floor Rotyal Arcade Sarthana,Varachha Road
2	Balar Hospital & Maternity Home	4th Floor, J.R Plaza Beside CNG Pump, Chiku wadi Char Rastha Varachha Road, Surat
3	CHIRAYU GENERAL HOSPITAL	402-406 Swastik Plaza, Puna-Simada Road, Yogi Chowk Ground, Chikuwadi, Nana Varachha, Surat, Gujarat 395006
4	Crystal Multispeciality Hospital	Paras Complex, Near Bapa Siyaram Hall, Kamrej Varachha road, Laskana
5	G. B. Vaghani Multispeciality Hospital	Opp. Maharana Pratap Udhyan (Chowpati), Varachha Main Road
6	NEW LIFE HOSPITAL	424-431, 4TH FLOOR, ROYAL ARCADE OPP. NATURE PARK, SARTHANA, JAKAT NAKA
7	Nexus Othocare	4th Floor, Mangaldeep Complex, Opp. Ramnagar Society Near Hirabaugh Circle, Varachha Main Road Surat
8	P.P Maniya Children's Super Speciality Hospital & Maternity Home, Laproscopy & Test Tube Baby Centre	C-1 GANESH COLONY, OPP. HANS SOC,NEAR BARODA PRISTAGE , VARACHHA MAIN ROAD, SURAT, GUJARAT,
9	PRATHAM HOSPITAL	DIVYAM COMPLEX 16, HANS SOCIETY,NEAR LABHESHWER POLICE CHOWKI, BARODA PRISTAGE,VARACHHA ROAD, SURAT
10	SDA Diamond Hospital & Medical Research Centre	103, Swati Society, B/h. CNG Petrol Pump, Chikuwadi, Nana Varachha, Surat

You can also visit below link to check the hospital list or scan the QR code.

LINK <https://universalsompo.com/cashless-hospitals/Hospital>

Thanks again for choosing Universal Sompo, look forward to a long and healthy relationship.



Scan to check Hospital List



Scan to download USGI Pulz App

Regd. No. 134

**COMPLETE HEALTHCARE INSURANCE POLICY - CUM TAX INVOICE
POLICY SCHEDULE**

Invoice Number : 2425PR0000285350

INTERMEDIARY DETAILS

Intermediary Name	PARESHBHAI PARSOTTAMBHAI BHIKADIYA	Phone Number	9377070014
Intermediary Code	200607045007	Email	tirupatiinsurance2018@gmail.com

POLICY ISSUANCE DETAILS

Policy Number	2825/60304007/04/000	Policy Type	Renewal Business
Policy Issuance Office	BARODA BRANCH	Policy Issued Date	09/09/2025
Customer ID	101321592718	Bank Branch Name	NA
Bank Account Number	NA	EIA Account Number	NA
GST Number	NA		

PROPOSER DETAILS

Name	NITESHBHAI KARSHANBHAI BHALU
Address	306 YASH PALACE APPT SAMRAT SOC, B/H SHYAMDHAM TEMPLE SARTHANA JAKAT NAKA, SURAT, GUJARAT 395006
Occupation	Other Normal
Contact Details	9909***** rama***.***

POLICY DETAILS

Plan Name	Essential	Cover Type	Family Floater Basis
Policy Period	From 00:00 Hrs Of 10/09/2025 To 23:59 Hrs Of 09/09/2026	Policy Tenure	1 year(s)

INSURED DETAILS

NAME	DATE OF BIRTH	GENDER	RELATIONSHIP WITH THE PROPOSER	OCCUPATION	AGE	MEDICAL CASE	BASIC SUM INSURED	CUMULATIVE BONUS
NITESHBHAI KARSHANBHAI BHALU	05/03/1977	M	Self	Other Normal	48	No	400,000	190000
RASMITABEN NITESHBHAI BHALU	25/01/1972	F	Spouse	Other Normal	53	No		
TULSI NITESHBHAI BHALU	15/05/2003	F	Daughter	Other Normal	22	No		

NOMINEE DETAILS FOR THE PROPOSER

Name of the Nominee	Date of Birth / Age	Gender	Relationship with the Proposer
RASMITABEN NITESHBHAI BHALU	NA	NA	Spouse

** The Nominee for all other person proposed to be insured shall be the proposer himself/herself.

PREMIUM DETAILS

Premium Payment Mode	Yearly
Net Premium (in Rs.)	21,590
Discount	0.00
CGST (9%)	1,943
SGST (9%)	1,943
Gross Premium (in Rs.)	25,476
Gross Premium (in Words)	Rupees Twenty-Five Thousand Four Hundred Seventy-Six only

COVERAGE DETAILS

PLAN NAME - Essential	
SUM INSURED - 400,000	
COVERAGE NAME	COVERAGE LIMIT
Inpatient Treatment	Covered up to Base SI
Day Care Procedures	Covered up to Base SI
Pre- Hospitalization	30 days
Post- Hospitalization	60 days
Domiciliary Treatment	20% of Base SI
Organ Donor	Covered up to Base SI
Ambulance Charges	1% of SI or Rs 2,000 or Actuals, whichever is lower
Dental Treatment(in case of Accident)	Covered up to Base SI or Actuals, whichever is lower
AYUSH Benefit	Covered up to Base SI
Daily Cash for Accompanying an Insured Child	Rs 300 per day subject to maximum of Rs 9,000.
Vaccination (includes inoculation and immunization in case of post- bite treatment)	SI or Actuals, whichever is lower
Outpatient Treatment	Up to 1% of SI or Actuals, subject to Maximum Rs 5,000
Convalescence Benefit	Rs 10,000 per member when Hospitalization exceeds 10 days
Mother and Child Care Benefit:i.Routine Pregnancy ii. Pre and Post Natal Expenses iii. New Born Care	Normal Delivery: up to Rs 15,000 or actuals whichever is lessCaesarean Delivery: up to Rs 25,000 or actuals whichever is less(including pre and post-natal expenses up to Rs 2,000) Up to Maternity SI from 1st day till 91 days of the Insured's baby.

ADDITIONAL BENEFITS

Restore Benefits	100% of Base Sum Insured
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RENEWAL BENEFITS

Cumulative Bonus	10% of the Sum Insured will be applicable for every claim free year accumulating up to 50% of sum insured. Terms and conditions as per Policy Wordings.
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ADD-ON COVERS**PREVIOUS POLICY DETAILS**

COMPANY NAME	POLICY NUMBER	POLICY YEAR	POLICY START DATE	POLICY END DATE	CLAIM STATUS
UNIVERSAL SOMPO	2825/60304007/03/000	2024	10/09/2024	09/09/2025	NO
UNIVERSAL SOMPO	2825/60304007/02/000	2021	10/09/2021	09/09/2024	NO
UNIVERSAL SOMPO	2825/60304007/01/000	2020	10/09/2020	09/09/2021	YES
UNIVERSAL SOMPO	2825/60304007/00/000	2019	10/09/2019	09/09/2020	NO
NATIONAL	311501501810010148	2018	10/09/2018	09/09/2019	NO
NATIONAL	311501/48/17/8500006248	2017	23/08/2017	22/08/2018	NO

Additional Information

Policy subject to the following Special condition(s): Continue health insurance cover in India from any of the insurers without break: (date) 23/08/2017 Period of insurance without break: 8 years.

Exclusions: As per policy wordings

In Witness whereof the undersigned being duty authorised by and on behalf of the company has/have here onto set his/their hands.

Collection Number: 2062727344

Dated: 09/09/2025

GST Registration Number: 24AACU8917F1ZC

IRDAI UIN Number: UNIHLIP25036V042425

USGI IRDAI Registration Number: 134

Territorial Scope: India

Authorized Signatory



Consolidated stamp duty Rs. 1 paid towards Insurance policy stamp vide receipt no. LOA/ENF-1/CSD/55/2025/16-5-2025 to 31-3-2026/1772 dated 16/05/2025 of General Stamp Office Mumbai.

DISCLAIMER: For USGIC renewal policies, the policy wordings including terms and conditions were sent with the first year policy. The same policy wordings stands correct with no changes. You can also refer the wordings at our website www.universalsompo.com. This Policy is null and void ab initio, if the cheque/any valid negotiable Instrument as received by this company via this receipt is dishonoured by the bank. Issuance of the receipt is not a proof of risk acceptance.

* Please visit our website www.universalsompo.com to know more about the policy coverage, benefits, and exclusions.

* Kindly write to us on contactus@universalsompo.com to get the copy of the policy wordings, if required.

CLAIM DISCLAIMER: In the unfortunate event of any loss resulting into a claim on this policy, please intimate the same to us IMMEDIATELY to our Call Centre at Toll Free Numbers on 1800 22 4030 / 1800 200 4030, Please note that no delay should be allowed to occur in notifying a claim on the policy as the same may prejudice liability.

RESOLVING ISSUES

Please read your policy and policy schedule: The policy and policy schedule set out the terms of your contract with us. please read this carefully to ensure that the cover meets your needs.

In case of any discrepancy, complaint or grievance, please feel free to contact us within 15 days of receipt of the policy.

Universal Sompo General Insurance Co. Ltd.

Airoli Office-Unit No.601 & 602,A wing, 6th floor, Reliable Tech Park, Cloud City Campus, Gut no 31, Mouje Elthan, Thane Belapur Road, Airoli, Navi Mumbai - 400708

Toll Free Numbers: 1800 22 4030 / 1800 200 4030

E-mail Address: contactus@universalsompo.com.

Note : Please include your policy number for any communication with us.

Universal Sompo General Insurance Co.Ltd. shall abide by Insurance Regulatory and Development Authority (Protection of Policyholder's Interests) Regulations 2017 . under this regulation and with an objective to provide a forum to personal lines policy holders for resolution of claims related complaints, Insurance Ombudsman has been constituted under the aegis of Governing Body of Insurance Council. For further information you could refer to <https://www.cioins.co.in//ombudsman.html>.

TPA details : UNIVERSAL SOMPO-HEALTH SERVE

The details of the TPA and our network providers and diagnostic centers can be found at our website www.universalsompo.com. Cashless claims facility is extended under the policy and your Third Party Administrator (TPA) is UNIVERSAL SOMPO-HEALTH SERVE. Contact number of TPA for registering claims for Pre-authorization is 1800 200 5142 (Toll Free)



PREMIUM CERTIFICATE FOR THE PURPOSE OF DEDUCTION UNDER SECTION-80D OF INCOME TAX ACT

This is to certify that Shri/Smt NITESHBHAI KARSHANBHAI BHALU has paid Rs. 25476/- (Rupees Twenty-Five Thousand Four Hundred Seventy-Six only) towards premium for COMPLETE HEALTH CARE INSURANCE under Policy No. 2825/60304007/04/000 for the period from 10/09/2025 TO 09/09/2026 vide Collection No. 2062727344 Collection Date 09/09/2025.

A handwritten signature in black ink, appearing to read "Nageshwarathai".

Authorised Signatory
Universal Sompo General Insurance Co. Ltd.