

Policy No. 2825/60224477/06/000

**HIMMATBHAI NANJIBHAI RAMANI**

75 KRISHNA ROW HOUSE-1  
PASODARA GAM SURAT,  
SURAT,  
GUJARAT- 395008,

9998\*\*\*\*\*  
mhra\*\*\*@\*\*\*.\*\*\*

Dear HIMMATBHAI NANJIBHAI RAMANI,

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 Sampo 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@universalsampo.com](mailto:contactus@universalsampo.com). You can also drop by at one of our branches. For more information visit our website [www.universalsampo.com](http://www.universalsampo.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.

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

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

Thanks again for choosing Universal Sampo, 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 :** 2425PR0000277478

**INTERMEDIARY DETAILS**

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

**POLICY ISSUANCE DETAILS**

Policy Number	2825/60224477/06/000	Policy Type	Renewal Business
Policy Issuance Office	SURAT BRANCH	Policy Issued Date	12/08/2025
Customer ID	101257845019	Bank Branch Name	NA
Bank Account Number	NA	EIA Account Number	NA
GST Number	NA		

**PROPOSER DETAILS**

Name	HIMMATBHAI NANJIBHAI RAMANI
Address	75 KRISHNA ROW HOUSE-1, PASODARA GAM SURAT, SURAT, GUJARAT 395008
Occupation	Other Normal
Contact Details	9998***** mhra***.***

**POLICY DETAILS**

Plan Name	Essential	Cover Type	Family Floater Basis
Policy Period	From 00:01 Hrs Of 28/08/2025 To 23:59 Hrs Of 27/08/2026	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
HIMMATBHAI NANJIBHAI RAMANI	15/07/1967	M	Self	Other Normal	58	No	500,000	0
JYOTSANABEN HIMMATBHAI RAMANI	01/06/1968	F	Spouse	Other Normal	57	No		

**NOMINEE DETAILS FOR THE PROPOSER**

Name of the Nominee	Date of Birth / Age	Gender	Relationship with the Proposer
JYOTSANABEN HIMMATBHAI RAMANI	NA	NA	Self

**\*\* 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.)	29,740
Discount	0.00
CGST (9%)	2,677
SGST (9%)	2,677
<b>Gross Premium (in Rs.)</b>	<b>35,093</b>
Gross Premium (in Words)	Rupees Thirty-Five Thousand Ninety-Three only

**COVERAGE DETAILS**

PLAN NAME - Essential	
SUM INSURED - 500,000	
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	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.
ii. Pre and Post Natal Expenses iii. New Born Care	
ADDITIONAL BENEFITS	
Restore Benefits	100% of Base Sum Insured

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.

ADD-ON COVERS

PREVIOUS POLICY DETAILS					
COMPANY NAME	POLICY NUMBER	POLICY YEAR	POLICY START DATE	POLICY END DATE	CLAIM STATUS
UNIVERSAL SOMPO	2825/60224477/05/000	2024	28/08/2024	27/08/2025	YES
101257845019	2825/60224477/04/000	2023	28/08/2023	27/08/2024	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 28/08/2020 Period of insurance without break 5 year.

Exclusions: As per policy wordings

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

Collection Number: 2062278862

Dated: 12/08/2025


GST Registration Number: 24AAACU8917F1ZC

IRDAI UIN Number: UNIHLP25036V042425

USGI IRDAI Registration Number: 134

Territorial Scope: India

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.

Authorized Signatory 

**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](http://www.universalsompo.com). This Policy is null and void ab initio, if the cheque/any valid negotiable Instrument as receipted 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](http://www.universalsompo.com) to know more about the policy coverage, benefits, and exclusions.**

**\* Kindly write to us on [contactus@universalsompo.com](mailto: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](mailto: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](http://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 HIMMATBHAI NANJIBHAI RAMANI has paid Rs. 35093 /- (Rupees Thirty-Five Thousand Ninety-Three only) towards premium for COMPLETE HEALTH CARE INSURANCE under Policy No. 2825/60224477/06/000 for the period from 28/08/2025 TO 27/08/2026 vide Collection No. 2062278862 Collection Date 12/08/2025.



Authorised Signatory  
Universal Sampo General Insurance Co. Ltd.