



**Universal Sampo  
General Insurance**

Suraksha, Hamesha Aapke Saath



Policy No. 2825/61405410/02/000

**PARULBEN GAUTAMBHAI BHIKADIYA,**  
H-303, SHRADDHA RESIDENCY, OPP HATHI MANDIR,  
10. NEAR GAJERA SCHOOL, KATARGAM  
SURAT  
SURAT  
GUJARAT  
395004

+91 9274995029  
GAUTAMBHIKADIYA3@GMAIL.COM

Dear PARULBEN GAUTAMBHAI BHIKADIYA,

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

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. Please visit below link to check the hospital list or scan the QR code.

<https://webuat.universalsompo.com/USGI/#/cashless-hospitals/Hospital>

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 intimate claim with ease
- Significantly decreases the turnaround time for claim registration process

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](mailto:contactus@universalsompo.com). You can also drop by at one of our branches. For more information visit our website [www.universalsompo.com](http://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 thank you again for choosing Universal Sampo as your insurance provider, and look forward to a long and healthy relationship.

*Ashish Gosavi*

Ashish Gosavi

Head Operations &  
Customer Services



Scan to check

Hospital/Garage

List



Scan to download

USGI Pulz App

## COMPLETE HEALTHCARE INSURANCE

INVOICE NUMBER : 2422PR0000058740

INTERMEDIARY NAME		RAKESH M KHANNA							
INTERMEDIARY CODE		201435034448		PHONE NO.	9274995029	E-MAIL	NA	SUB CODE	NA
POLICY NO	2825/61405410/02/000			Policy Type	Renewal Business	Bank Branch Name	NA		
CUSTOMER ID	1000113066360001	Loan A/c No.	NA						
Insured Details				Policy Issued					
Name	PARULBEN GAUTAMBHAI BHIKADIYA			POLICY ISSUANCE OFFICE	SURAT BRANCH, GROUND FLOOR, 2005-A, 21ST CENTURY BUILDING, UDHNA DARWAJA, RING ROAD, GUJARAT, STATE CODE - 24, PIN - 395002, GSTIN- 24AAACU8917F1ZC				
Address Line	H-303, SHRADDHA RESIDENCY, OPP HATHI MANDIR,			Policy Issue Date:	11/06/2022				
Address Line	10, NEAR GAJERA SCHOOL, KATARGAM			Period of Insurance					
City	SURAT	State:	GUJARAT	Policy Start From	Policy End To				
Pincode	395004	Email ID:	GAUTAMBHIKADIYA3@GMAIL.COM	00:00 Hrs Of	23:59 Hrs Of				
Contacting Number	NA	Mobile Number	9274995029	13/06/2022	12/06/2023				
Covernote Number	NA			Plan Opted:	Essential	Plan Type:	Family Floater Basis		

Sum Insured (In Rs.)

Total Sum Insured 400000.00

Premium Details (In Rs.)

Total Premium	14040.00
CGST (9%)	1263.50
SGST (9%)	1263.50
Total Amount Paid	16567.00
Total Amount Paid (in words)	Rupees Sixteen Thousand Five Hundred Sixty Seven Only

Insured Person Details

NAME OF INSURED	DATE OF BIRTH	GENDER	RELATIONSHIP WITH PROPOSER	OCCUPATION	MEDICAL CASE	BASIC SUM INSURED	CUMULATIVE BONUS	NOMINEE NAME
PARULBEN GAUTAMBHAI BHIKADIYA	06/12/1987	F	Self	Other Normal	No	400000.00	0	GAUTAMBHAI BHIKABHAI BHIKADIYA
GAUTAMBHAI BHIKABHAI BHIKADIYA	01/12/1984	M	Spouse	Other Normal	No			PARULBEN GAUTAMBHAI BHIKADIYA
YUVAL GAUTAMBHAI BHIKADIYA	29/09/2014	M	Son	Other Normal	No			PARULBEN GAUTAMBHAI BHIKADIYA
DARSHI GAUTAMBHAI BHIKADIYA	31/01/2009	F	Daughter	Other Normal	No			PARULBEN GAUTAMBHAI BHIKADIYA

Add-On Coverage Details

Name Of Insured	Personal Accident SI	PA Premium	Critical Illness SI	CI Premium	Hospital Cash SI	HC Premium
PARULBEN GAUTAMBHAI BHIKADIYA	NA	NA	NA	NA	NA	NA
GAUTAMBHAI BHIKABHAI BHIKADIYA	NA	NA	NA	NA	NA	NA
YUVAL GAUTAMBHAI BHIKADIYA	NA	NA	NA	NA	NA	NA
DARSHI GAUTAMBHAI BHIKADIYA	NA	NA	NA	NA	NA	NA
Sub Limit Category	NA	Treatment in Tiered Network		No		

PREVIOUS POLICY DETAILS

COMPANY NAME	POLICY NUMBER	POLICY YEAR	POLICY START DATE	POLICY END DATE	CLAIM STATUS
UNIVERSAL SOMPO	2825/61405410/01/000	2021	13/06/2021	12/06/2022	YES
UNIVERSAL SOMPO	2825/61405410/00/000	2020	13/06/2020	12/06/2021	NO

NOTE: The Cumulative Bonus (CB) shown in the Policy Schedule is provisional. The CB calculated on the Expiry Date, shall only be considered as final. However, in case of any change in provisional CB, the same shall be intimated to You by Us through a separate endorsement.

Policy subject to the following Special condition(s):

2825/61405410/00/000 Continue health insurance cover in India from any of the insurers without break : 13-06-2020 Period of insurance without break : 2 years  
EXCLUSIONS: NA

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

Collection No 2018178409 Dated 11/06/2022

IRDAI UIN NO: IRDA/NL-HLT/USGI/P-H/V.I/221/13-14  
SAC CODE : 997133

USGI IRDAI REGISTRATION NO. 134

Territorial Scope: India

DULY CONSTITUTED ATTORNEY(S)

Consolidated stamp duty Rs 1.00 paid towards Insurance policy stamp vide receipt no. LQA/CSD/301/2022/1379 dated 29/03/2022 of General Stamp Office Mumbai.

**DISCLAIMER:** For USGI 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.

**CLAIMS DISCLAIMER:** In the unfortunate event of any claim under the policy, please intimate IMMEDIATELY to our Call Centre at Toll Free Numbers: 1800 22 4030/ 1800 200 4030, or Email at [contactclaims@universalsompo.com](mailto:contactclaims@universalsompo.com). 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.

Unit No 601/602, A wing, 6th Floor, Reliable Tech Park, Cloud City Campus, Gut No 31, Mouje Elthan, Thane Belapur Road, Airoli - 400708

Toll Free Numbers: 1800 22 4030/ 1800 200 4030, E-mail Address: [contactus@universalsompo.com](mailto:contactus@universalsompo.com).

Local Branch office : 0261 - 2479474 Head Office: 022-41659800/41659900 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 [www.irdaindia.org/ins\\_ombudsman.htm](http://www.irdaindia.org/ins_ombudsman.htm).

**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)





**ANNEXURE ATTACHED TO AND FORMING PART OF COMPLETE HEALTHCARE INSURANCE POLICY SCHEDULE1 : 2825/61405410/02/000**

Plan Name : <b>ESSENTIAL</b>	
Coverages	Liability Of Coverages
COVERS	ESSENTIAL
Inpatient Treatment	Covered
Day Care Procedures	Covered
Post-Hospitalization	Covered
Pre-Hospitalization	Covered
Domiciliary Treatment	Covered
Organ Donor	Covered
Ambulance	Up to 1% of SI or Rs 2,000 or actuals whichever is less.
Dental Treatment in case of Accidents	Inpatient Dental Treatment-Upto 100% of In-patient Treatment Sum Insured.
AYUSH Benefit	Upto SI
Daily Cash for accompanying an Insured child	Rs 300 per day subject to maximum of Rs 9,000.
Vaccination (in case of Post Bite Treatment)	Inpatient treatment- Upto 100% of In-patient Treatment Sum Insured or actuals whichever is less.
Out-Patient Treatment Cover after waiting period of 3 years a) Out-patient Consultation b) Diagnostic Tests c) Dental Treatment d)Spectacles, Contact Lens, Hearing Aids	Covered up to 1% of SI or actuals whichever is less subject to maximum of Rs 5,000.
Convalescence Benefit	Flat Rs. 10,000 per member when Hospitalisation exceeds 10 days.
Maternity Expenses with waiting period of 3 years	Normal Delivery: up to Rs 15,000 or actuals whichever is less Caesarean Delivery: up to Rs 25,000 ( including pre and post natal expenses up to Rs 2,000) or actuals whichever is less
New Born Baby Cover	Upto Basic Sum Insured from 1st Day till expiry of Policy or the child is 91 days old whichever is earlier subject to an intimation of such new born baby to the insurance company for addition of member in the said policy and payment of additional premium to be charged as per revised plan for such addition of member in the policy
Restore Benefit	Covered
Cover for People Living with HIV/AIDS	Not covered
Personal Accident	NA
Critical Illness	NA
Hospital Daily Cash when Hospitalisation exceeds 3 days for a maximum number of 7 days	NA
Waiting Period	A waiting period of 30 days will apply to all claims as per policy term & condition.
For Policy Terms and Conditions visit our website	<a href="http://www.universalsompo.com">www.universalsompo.com</a>



**Universal Sampo  
General Insurance**  
Suraksha, Hamesha Aapke Saath



**Premium Certificate for the purpose of deduction under Section 80 D of Income Tax Act**

This is to certify that Shri/Smt PARULBEN GAUTAMBHAI BHIKADIYA has paid Rs. 16567.00 (Rupees Sixteen Thousand Five Hundred Sixty Seven Only) by Cheque/Online towards premium for COMPLETE HEALTH CARE INSURANCE POLICY under Policy No. 2825/61405410/02/000 for the period from 13/06/2022 TO 12/06/2023 vide Collection No. 2018178409 Collection Date 11/06/2022.

**USGI IRDAI REGISTRATION NO: 134**

**FOR UNIVERSAL SOMPO GENERAL INSURANCE CO. LTD.**

*Ashish Gaurvi*

**Authorized Signatory**