



Policy No. 2816/64891964/01/B00

CHHATRAPATI SHAHUJI MAHARAJ UNIVERSITY
02, G T ROAD, KALYANPUR KANPUR,
KANPUR NAGAR,
KANPUR,
UTTAR PRADESH- 208002,

9415132492
registrarcjsjmuknp@gmail.com

Dear Sir/Madam,

We are extremely thankful to you for your renewal instructions and payment of premium for GROUP HEALTH INSURANCE POLICY - CUM TAX INVOICE. 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@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	Chandni Hospital Pvt. Ltd.	9/60, Arya Nagar
2	Eye Q Superspeciality Eye Hospital	113/57, Next to Allahabad Bank, Opp. Moti Jheel, Swaroop Nagar
3	KHAIRABAD EYE HOSPITAL & MAHENDRA EYE INSTITUTE TRUST	112/202, Swaroop Nagar
4	Madhuraj Hospital (P) Ltd	113/121-A, Swaroop Nagar
5	Nephroplus Dialysis Center - Arya Nagar	Madhuraj Hospital, No: 113/121-A, Moti Jheel Gate, Swaroop Nagar, Kanpur, Uttar Pradesh
6	Rama Shiv Super Speciality Hospital	7/200, Swaroop Nagar
7	Regency Hospital Ltd	113/104-A, SWAROOP NAGAR, OPPOSITE MOTI JHEEL
8	Royal Cancer Institute & Research Center (A Unit Of Oncocare Pvt Ltd)	113/102-A, Swaroop Nagar, Opp Prashasak Bhavan, Swaroop Nagar
9	Samarpan Centre of Surgical Excellence	3/119 Vishnupuri

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 Sampo, look forward to a long and healthy relationship.



Scan to check Hospital List



Scan to download USGI Pulz App

Regd. No. 134



GROUP HEALTH INSURANCE POLICY - CUM TAX INVOICE

INTERMEDIARY DETAILS			
Intermediary Name	VISHAL BAJPAI	Phone Number	9119998761
Intermediary Code	201887470493	Email	aashirwad.usompo@gmail.com
POLICY ISSUANCE DETAILS			
Policy Number	2816/64891964/01/B00	Policy Type	Renewal Business
Branch Name	NA	Invoice Number	922PR0000415158
Manual Covernote Number	NA		
Policy/Invoice Issued Date	07/02/2023	Total Sum Insured	163,500,000
Name of the Proposer	CHHATRAPATI SHAHUJI MAHARAJ UNIVERSITY	Total Premium	2,578,634.00
Proposer Id	101521390420		
Proposer Address/Place of Supply	02, G T ROAD, KALYANPUR KANPUR,, KANPUR NAGAR, KANPUR, KANPUR, UTTAR PRADESH (9), PIN - 208002 , Mobile - 9415132492 ,Email - registrarcsjmuknp@gmail.com GSTIN - 09AAALC0196P1ZR First floor, 7/136 F, Swaroop Nagar, Kanpur, Uttar Pradesh - 208002 , PIN - 208002 , UTTAR PRADESH(9) , GSTIN - 09AAACU8917F1Z4	CGST(9%)	232077
Period of Insurance	From : 00:00 of 01/02/2023 To : 23:59 of 31/01/2024	SGST(9%)	232077
Type Of Cover	Basic Cover	Total Amount Payable	3,042,788.00
Optional Extension Opted	Basic Cover,Coverage against pre existing diseases,Waiver of 30 days waiting period,Waiver of First year exclusions,Maternity	Total Amount Payable (in words)	Rupees Thirty Lakh Forty-Two Thousand Seven Hundred Eighty-Eight Only
Basic of Sum Insured	Floater	Details of the Insured Persons (s)	As per annexure attached
		Total No. of Insured Person(s)	No of Primary Insured(s) : 327 No of Dependents : 670
Policy Issuance Office	KANPUR BRANCH First floor, 7/136 F, Swaroop Nagar, Kanpur, Uttar Pradesh - 208002 , PIN - 208002 , UTTAR PRADESH(9) , GSTIN - 09AAACU8917F1Z4		

Policy is subject to the following Warranty: As Mentioned Within

Policy subject to the following Special condition(s): N/A

Clauses/Endorsements attached to the policy

- Family Definition : Employees, Spouse, 2 Dependent children
- Age Limit : Age limit for Employees and Spouse - 18years to 70 years, for Children - upto 25 years
- Floater/Individual : This policy is on Family floater basis
- Sum Insured Criteria : Sum Insured criteria is required for policy issuance
- 30 days waiting Period : Waived off and Exclusion No. 2 of section ¿What we exclude¿ in Group Health Insurance Policy Wording stands deleted.
- 1st Year exclusions : Waived off and Exclusion No. 3 of section ¿What we exclude¿ in Group Health Insurance Policy Wording stands deleted.
- 1st , 2nd, 3rd and 4th year exclusion wavier /Pre Existing diseases : Pre-existing diseases are covered under the Policy and Exclusion No. 1 of Section ¿What We Exclude¿ in Group Health Insurance Policy Wording stands deleted.
- Domiciliary Hospitalization : Covered - Medical treatment for an illness/disease/injury which in the normal course would require care and treatment at a Hospital but is actually taken whilst confined at home in India under any of the following circumstances namely:
 - i) The condition of the Insured Person is such that he/she cannot be removed to the Hospital, or
 - ii) The Insured Person takes treatment at home on account of non availability of a room in a hospital.
- Subject however that Domiciliary Hospitalisation benefit shall not cover
 - i) Expenses incurred for pre and post hospitalization treatment and
 - ii) Expenses incurred for treatment for any of the following diseases:
- Asthma, Bronchitis, Chronic Nephritis and Nephritic Syndrome, Diarrhoea and all type of Dysenteries including Gastro-enteritis, Diabetes Mellitus and Insipidus, Epilepsy, Hypertension, Influenza, Cough and Cold, All Psychiatric or Psychosomatic Disorders,
- Pyrexia of unknown Origin for less than 10 days, Tonsillitis and Upper Respiratory Tract infection including Laryngitis and Pharyngitis, Arthritis, Gout, Rheumatism and Dental Treatment or Surgery
- Maternity Treatment Charges Benefit Extension without waiting period : Covered up to a maximum of Rs. 50000 for Normal and Rs. 50000 Caesarean section, for first two children only. Those who are having two or more living children will not be eligible for this benefit under the policy. Exclusion No 10 A of the Section ¿What We Exclude¿ in Group Health Insurance Policy Wording stands deleted.Maternity is applicable for self, spouse only.
- Pre & Post Natal Expense : NOT APPLICABLE
- New Born baby cover : Coverage to new born baby for the eligible sum insured under the policy, from the date of birth, subject to payment of additional premium prorated for the unexpired policy period and sufficient premium deposit available to provide cover from the date of birth
- Room Rent Capping : NOT APPLICABLE
- Pre and Post hospitalization expenses : Covered upto 30 days prior to Hospitalisation & 60 days after Hospitalisation respectively

- 21 Internal / External Congenital diseases : Internal Congenital diseases are covered under the policy, but external Congenital diseases are not covered
- 22 Home Quarantine cover : Not covered under the policy
- 23 Covid Test Cover / Mandatory COVID-19 tests for all : Not covered under the policy
- 24 Internal / External Congenital diseases : Internal Congenital diseases are covered under the policy, but external Congenital diseases are not covered
- 25 Emergency Ambulance Charges : Ambulance charges in connection with any admissible claim limited to 1.0% of the Basic Sum Insured or Rupees 1000/- whichever is less for each claim
- 26 Terrorism Exclusion Waiver : Yes, but excluding nuclear, chemical and biological terrorism subject to minimum 24hrs of hospitalisation
- 27 Modern treatment : Covered for 12 modern treatments as per IRDA guidelines restricted upto 50% SI.
- 28 Day care treatments : Total 141 Day Care Surgeries & Day Care Treatments are covered as per the list of USGI
- 29 Cashless Facility : Available - in house TPA
- 30 Other Standard Conditions applicable under the Policy : 50% co-payment applicable for cyberknife treatment, stem cell transplantation and Robotic Surgery
- 31 Claim Intimation/ Document Submission : All reimbursement claims should be intimated to Insurer within 24 hours of Hospitalization and documents of claim should be submitted to the Insurer within 30 days of discharge.
- 32 Process for Mid-term Inclusion / Deletion
- 33 * During the currency of the Policy, inclusions will be permitted for new joinees and their dependents subject to payment of additional premium prorated for the unexpired policy period. Inclusion of dependants is subject to coverage provided under the policy or endorsement forming part thereof.
- 34 * Existing employees and dependents cannot be included during the currency of the Policy period except, newly married spouse of the existing employees, new born child of the existing employees, provided the policy provides cover for spouse and children.
- 35 * A cash deposit is to be held by the client to effect inclusion of new joinees and their dependants from the date of Joining, newly married spouse from the date of marriage and new born child from date of birth.
- 36 * Mid term inclusion is subject to availability of sufficient premium in the deposit to effect the inclusion, provided the date of joining / date of marriage/date of birth, is in the preceding month to the date of declaration.
- 37 * In case , of any delayed declaration of new joinees and their dependents, newly married spouse of the existing employees, new born child of the existing employees, the inclusion shall effect from the date of receipt of declaration to insurer, subject to availability of sufficient premium in the deposit to effect the inclusion. Acceptance of delayed declaration rest with the insurer.
- 38 * In Case, premium balance in cash deposit account maintained with the company is not sufficient, then the coverage under the policy will be extended and will be effective only after replenishment of sufficient cash deposit balance.
- 39 * Deletion of Employee and Dependents is from the date of leaving , provided the date of Leaving, is in the preceding month to the date of declaration. If any delay in declaration deletion will be effected from the date of intimation received at USGI. Refund in premium for deletion is subject to nil claims.
- 40 * Inclusion of an employee does not warrant automatic inclusion of the employee's dependants, unless agreed in the policy.
- 41 * Policy is based on per family. Premium is chargeable on each and every family to be covered under the policy based on age band of the employee.

Conditions attached to the Policy

- Premium payable under this policy shall be payable in advance.
- Subject to otherwise terms and conditions of Group Health Insurance Policy of Universal Sompo General Insurance Co. Ltd
- After inception of the policy, No midterm inclusion of any dependants of the primary insured, other than newly married Spouse, new born child , new joinees' and their dependents shall be allowed

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	2050732545	Dated	07/02/2023
Examined By:		Underwriter:	

For Universal Sompo General Insurance Co.Ltd.

Ashish Goelvi
Authorized Signatory

Consolidated stamp duty Rs.0.50 paid towards Insurance policy stamp vide receipt no. dated of General Stamp Office Mumbai.

Disclaimer: 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.

IN WITNESS WHEREOF this Policy has been signed at Mumbai in lieu of e-covernote No. NA

GSTIN No : 09AAACU8917F1Z4

USGI IRDA Registration No. 134

SAC Code : 997133

IRDAI UIN NO:- IRDA/NL-HLT/USGI/P-H/V.I/70/13-14

SP Name-SP Code:-

Resolving Issues - Please read your Policy & Policy Schedule:

The Policy & Policy schedule set out the terms of your contract with us. Please read this carefully to ensure that the cover meets your needs.

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

TPA Condition :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)

N.B. The benefits provided under the policy and/or terms and conditions of the policy including premium rates may be subject to change on renewal, with prior approval from IRDAI.

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

Address: 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

Grievance Redressal Officer Number:022-41690824

Website: www.universalsompo.com

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 <https://www.cioins.co.in/ombudsman>.

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