

A PLUS HEALTH INSURANCE

Key features

- 100% Auto restoration of sum insured in case of complete or partial utilization of Sum Insured
- Cumulative Bonus - 50% of Base maximum up to 200% *
- No sub-limit on room rent
- Coverage for modern treatment
- Wellness services with Rewards
- Coverage for and Global cover and OPD Expenses*
- Pre-policy Check up from 56 years onwards
- No Co-Pay



POLICY CRITERIA

Criteria	Description
Policy Type	Individual / Family Floater
Entry age	Adult - Min -18 years & Max -75 years Child - Min -91 days & Max -25 years
Sum Insured	5L 7.5L 10L 12.5L 15L 20L 25L 50L 75L 100L
Policy tenure	1 year, 2 years & 3 years
Pre-policy medical test	From 56 Years Onwards

BENEFITS

FEATURES	SILVER	GOLD	DIAMOND
Inpatient Treatment	Covered up to Base Sum Insured		
Pre-Hospitalization	60 Days	60 Days	90 Days
Post Hospitalization	120 Days	180 Days	180 Days
Day care procedures	547 Day Care Procedure		
AYUSH Treatment	Covered up to Base Sum Insured		
Domiciliary Treatment	Covered up to Base Sum Insured		
Second opinion	Covered up to Rs.2500	Covered up to Rs.5000	Covered up to Rs.10000
Ambulance Cover	Covered up to Rs.2500	Covered up to Rs.5000	Covered up to Rs.10000
Auto Restore Benefit	Covered up to Base Sum Insured		
OPD Expenses (ONLY FOR Diamond plan)	Not Available	Not Covered	10% of Base Sum Insured, max to Rs. 20,000
Global Cover (ONLY FOR Diamond plan)	Not Covered	Not Covered	Covered up to Base Sum Insured
Psychiatric Illness	25% of the Base Sum Insured, Maximum up to 5 Lacs		
Organ Donor	Covered up to Base Sum Insured		
Assistance Services	Covered		
Wellness Services and Rewards	Covered		

RENEWAL BENEFIT

FEATURES	SILVER	GOLD	DIAMOND
Cumulative Bonus	20% of Base maximum up to 100%	50% of Base maximum up to 100%	50% of Base maximum up to 200%
Health Check Up	Preventive Health Check up every claim free year up to Rs.1000	Preventive Health Check up every claim free year up to Rs.2500	Preventive Health Check up every claim free year up to Rs.5000

ADD ON COVERS

FEATURES	SILVER	GOLD	DIAMOND
Pre-Existing Disease Waiting Period Waiver	Covered Waiting Period of 36 months is modified to 12 month		
Maternity Cover (36 months waiting period)	Normal - 25k C Sec - 35k	Normal - 35k C Sec - 45k	Normal - 50k C Sec - 65k
Diabetes Day 1 cover (ONLY FOR Diamond plan)	Not Covered	Not Covered	Maximum 25% of Base Sum Insured
Hypertension Day 1 Cover (ONLY FOR Diamond plan)	Not Covered	Not Covered	Maximum 25% of Base Sum Insured
Non-Medical Items	Covered up to Base Sum Insured		

EXCLUSION

We will not cover any costs towards



Addictions & substance abuse



Cosmetic treatment



Suicide & Breach of law



Hazardous or Adventure sports



Refractive Error



Unproven Treatments

Please refer to Policy Wordings for complete list of Exclusions

DISCOUNTS

 Family Discount 2 members - 2.5% 3 members - 5% > 3 members - 7.5%	 Women Discount 5%	 Long Term Discount 2 Years - 5% 3 Years - 7.5%
 Employee or Promoter Companies Employee Discount 15%	 Donor Discount 2.5%	

Claim Intimation Made Easy

At the time of an unforeseen event when you need immediate assistance and support we are there at your service to make things infinitely easy through our Claim Registration options.

Claim Intimation Options



Visit our website www.universalsompo.com to report the claim in self service mode.



Log in to Pulz app to report your claim from your phone



Call on Toll Free numbers
 1800 22 4030 | 1800 200 4030
 Senior Citizen 1800-267-4030
 and get serviced through our customer service team



Write to us on contactclaims@universalsompo.com to register your claim

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