

प्रश्न: इस बीमे के लिए प्रस्तावित सदस्यों के लिए पंजीयन आयु 18 वर्ष से 70 वर्ष है * आश्रित बच्चे की न्यूनतम प्रवेश आयु 91 दिन है * प्लोटर पॉलिसीज की दशा में न्यूनतम प्रवेश आयु 1 दिन है * 55 वर्ष तक कोई चिकित्सा जांच नहीं

प्रदान के प्रकार:

* व्यक्तिगत * प्लोटर

प्रदान विकल्प:

* बेसिक * इन्डियन * प्रिविलेज

प्रदान विवरण:

प्लोटर विकल्प	
1 वयस्क+ 1 बच्चा	2 वयस्क+1 बच्चा
1 वयस्क+ 2 बच्चे	2 वयस्क+2 बच्चे

प्लोटर विकल्प	
1 वयस्क+ 3 बच्चे	2 वयस्क+3 बच्चे
2 वयस्क	2 वयस्क+4 बच्चे

पॉलिसी की मुख्य विशेषताएं:

- * इनपैशेंट उपचार प्रतिपूर्ति योग्य है * एक्सीडेंट्स की दशा में डेंटल (दांतों का) उपचार
- * दैनिक नकद सीमा - कम से कम 3 दिन का हॉस्पिटलाइजेशन * 30 व 60 दिन का क्रमशः प्री व पोस्ट हॉस्पिटलाइजेशन * रुम किराया व डॉक्टर फीस प्रतिपूर्ति योग्य * एंबुलेंस शुल्क * डॉक्टर द्वारा लिखे जाने पर चरमे, कॉन्टैक्ट लेंस, हियरिंग एड का भुगतान किया जाएगा * अंग दान के व्यय भी क्षतिपूर्ति योग्य हैं * यदि 12 साल से छोटा बच्चा 72 घंटों से ज्यादा समय के लिए अस्पताल में भर्ती रहे तो बीमित को दैनिक भत्ता चुकाया जाएगा * निदान टेस्ट के व्यय क्षतिपूर्ति योग्य हैं
- * एड-ऑन इन्स्यूरेंस उपलब्ध - पर्सनल एक्सीडेंट, क्रिकेट इलनेस, हॉस्पिटल डेली केश मातृत्व व बाल देखभाल लाभ उपलब्ध * केवल नवीनीकरण के समय बीमाराशि में वृद्धि की सुविधा उपलब्ध * हॉस्पिटलाइजेशन वलैम प्रक्रिया उपलब्ध (1) केशलेस प्रकार (2) रीमर्समेंट प्रकार
- * आयुर्वेद, युनानी, सिद्धा या होम्योपैथी के अंतर्गत वहन किए चिकित्सा व्यय का आयुष लाभ वैक्सिनेशन - पोस्ट बाइट, पोस्ट बाइट उपचार की दशा में वैक्सिनेशन (टीकाकरण) के लिए वहन किए चिकित्सा व्यय जिसमें इनोकुलेशन और इन्फ्यूजाइजेशन शामिल हैं, * आउटपैशेंट उपचार तथा आउटपैशेंट डेंटल उपचार * डे केयर प्रोसिच्युर भी उपलब्ध हैं * लगातार 10 दिन से ज्यादा हॉस्पिटलाइजेशन होने पर रु. 10,000 का स्वास्थ्य लाभ बेनिफिट * रिस्टोर बेनिफिट - यदि पॉलिसी वर्ष के दौरान दावा करने और उसे चुकाने के कारण बेसिक सम एश्योर्ड (बीमाराशि) व नो वलैम बोनस समाप्त हो जाए तो आपका सम एश्योर्ड अपने-आप रिस्टोर हो जाएगा. * प्रत्येक वलैम फ्री वर्ष के लिए 10 कुमुलेटिव बोनस, जो अधिकतम 50% के अधीन है, * प्रत्येक 3 वलैम मुक्त वर्षों के बाद मुफ्त हेल्थ चेक-अप * एचआईवी/एड्स के लिए कवर * अपना कवर कैसे बढ़ाएं-अतिरिक्त प्रीमियम (पिक एंड चूज विकल्प) * प्री एक्सिडेंटिंग इलनेस (पूर्व-मौजूद रोग) कवर्ड 3 लगातार वलैम मुक्त नवीनीकरण के बाद आयकर अधिनियम 1961 की धारा 80डी के अंतर्गत कर लाभ * 15 दिन की फ्री लूक अवधि * पोर्टेबिलिटी * 30 दिन की अनुग्रह अवधि उपलब्ध

प्रमुख अपवर्जन (एक्सक्लूजंस)

- * सभी बीमारियों के लिए 30 दिन की प्रतीक्षा अवधि * 3 साल तक पूर्व-मौजूद बीमारियों * आउटपैशेंट उपचार

प्रीमियम रीइश्योरेंस (घटोतरी) सुविधाएं:

1. टीयर्ड अस्पतालों में उपचार

यदि आपने यह विकल्प चुना है तो आपकी प्रीमियम 5% घट जाएगी. गैर-टीयर्ड अस्पताल में उपचार लेने के लिए 10% का एक को. पेमेंट लागू होगा.

2. फेमिली डिस्काउंट (परिवार छूट)

सदस्यों की संख्या	छूट
2 से 3	5%
4 से 5	7%
5 से अधिक	10%

3. लॉग टर्म डिस्काउंट (दीर्घकालीन छूट)

पॉलिसी की अवधि	ती जानेवाली प्रीमियम
2 वर्ष	2 वर्ष की प्रीमियम अग्रिम, 5% छूट घटाकर
3 वर्ष	3 वर्ष की प्रीमियम अग्रिम, 7.5% छूट घटाकर

4. ऑनलाइन पॉलिसी छूट= रु. 110

5. जीवनशैली छूट= 2.5%

नवीनीकरण छूट

* 50% तक अतिरिक्त सम एश्योर्ड (बीमाराशि) * मुफ्त हेल्थ चेक-अप कूपन-प्रत्येक नवीनीकरण पर

* जोसिम कारकों, नियमों और शर्तों पर अधिक जानकारी के लिए, कृपया बिक्री समापन के पूर्व सेल्स ब्रोशर को ध्यान से पढ़ लें.

जियो जिंदगी हँसते-हँसते!

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हेल्थ केयर इश्योरेंस

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आईआरडीए पंजी. सं. 134. फंजी. कार्यालय: युनिट नं. 401, 4था माला, संगम कॉम्प्लेक्स, 127, अंधेरी-कुर्ला रोड, अंधेरी (पूर्व), मुंबई 400059. महाराष्ट्र. फोनस # 022-29211844 सेआईएल # U66010MH2007PLC166770. ईमेल: contactus@universalsompo.com. बीमा आग्रह की विषय वस्तु है. नियमों व शर्तों के बारे में अधिक जानकारी के लिए कृपया बिक्री समापन से पहले बिक्री विवरणिका को ध्यान से पढ़ें. "आईआरडीए एवं उसके अधिकारी या तो बिक्री प्रकार के बीमे या विधायक उत्पादों की बिक्री में, ना ही प्रीमियम निवेश में शामिल होते हैं." "आईआरडीए कोई बीमस घोषित नहीं करता है." "ऐसे फोन कॉल प्राप्त करनेवालों से निवेदन है कि वह फोन कॉल व नंबर के विवरण के साथ पुलिस में शिकायत दर्ज कराएं."

ENG-HIN/CH/FLYER/139/Nov2014. IRDA Regd. No. 134. Regd. Office : Unit No 401, 4th Floor, Sangam Complex, 127, Andheri Kurla Road, Andheri (E), Mumbai - 400059, Maharashtra. Fax# 022 -29211844 CIN# U66010MH2007PLC166770. Email: contactus@universalsompo.com. Insurance is the subject matter of solicitation. "IRDA or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums"; "IRDA does not announce any bonus"; "Those receiving such phone calls are requested to lodge a police complaint along with details of phone call and number".

Eligibility:

- Enrolment age for the members proposed for this insurance is from 18 years to 70 years
- Minimum entry age for dependent children is 91 days • In case of Floater Policies minimum entry age is 1 Day • No medical check-up up to 55 Years

Types of Plans:

- Individual • Floater

Plan Options:

- Basic • Essential • Privilege

Plan Combination:

Floater Option	
1 Adult + 1 Child	2 Adult + 1 Child
1 Adult + 2 Children	2 Adult + 2 Children
1 Adult+ 3 Children	2 Adult + 3 Children
2 Adult	2 Adult + 4 Children

Key Features of Policy:

- Inpatient treatment is reimbursable • Dental Treatment in case of Accidents • Daily Cash Limit – minimum hospitalization of 3 days • Pre & post hospitalisation of 30 & 60 days respectively • Room rent & Doctors fees are reimbursable Ambulance charges • Spectacles, contact lenses, hearing aid are paid if prescribed by doctor • Organ donation expenses are also reimbursable • If the child is below 12 years of age & continuously hospitalised for more than 72 hrs, daily allowances will be paid to the insured • Expenses on diagnostic test are reimbursable • Add on features available – Personal accident, Critical illness, Hospital daily cash • Maternity & Child care benefits are available • Enhancement of sum insured facility available only at the time of renewal • Hospitalisation claim procedure available (i) Cashless type (ii) Reimbursement type • AYUSH Benefit Medical Expenses incurred under Ayurveda, Unani, Sidha or Homeopathy • Vaccination–Post Bite In case of Post Bite Treatment Medical Expenses incurred for vaccination including inoculation and immunizations • Outpatient Treatment and Outpatient Dental Treatment • Day care procedures are also available • Convalescence Benefit Rs 10,000 if hospitalization is more than 10 days consecutive • Restore Benefit - If the basic Sum Insured and No Claim Bonus is exhausted due to claims made and paid during the policy year, then your Sum Insured will be automatically restored. • 10% Cumulative bonus for each claim free year subject to max of 50% • Free Health check-up after every 3 claim free years • Cover for HIV/AIDS • How to enhance your cover - Extra premium (pick and choose option) • Pre Existing Illnesses covered – After 3 Consecutive claim free renewals • Tax benefits under Section 80D of income tax act 1961 • Free look period of 15days • Portability • 30 days grace period is available

Major Exclusion

- Waiting Period of 30 Days for all illness • Pre-existing diseases up to 3 years • Outpatient Treatment

Premium Reduction Facilities :

1. Treatment In the tiered hospitals

If you opt for this option your premium will be reduced by 5% A Co-pay of 10% shall be applicable for taking treatment in a non-tiered network.

2. Family Discount		3. Long Term Discount	
Number of Members	Discount	Duration of Policy	Premium to be charged
2 to 3	5%	2 years	2 year premium in advance less 5% discount
4 to 5	7%		
More than 5	10%	3 years	3 year premium in advance less 7.5% discount

4. Online policy discount = Rs 110

5. Lifestyle discount = 2.5%

Renewal Benefits

- Additional Sum Insure up to up to 50% • Free Health Check-up Coupon – on every Renewal.

*For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale.

Agra Branch
1st Floor, Saket Mall, 75/76, Gandhi Nagar, Bypass Road, Agra – 282004, U.P.
Landline 0562- 2520679

Alwar Branch
4-5, First Floor, Kush Marg, Station Road, Alwar 301001, Rajasthan
Landline 0144-2700750/2700931

Aurangabad Branch
Shop No 14, Upper Ground Floor, Kuber Avenue, Rana Nagar, Near Seven Hills, Aurangabad - 431005. Maharashtra
Landline 0240-6649809 / 610

Baroda Branch
3rd Floor, Sun Commercial Complex, 1, Abhishhek Colony, Race Course Circle, Baroda – 390007, Gujarat
Landline 0265-3951800

Borivali Branch
Office No – 211, 2nd Floor, Hari Om Plaza, M G Road, Borivali (E), Mumbai – 400066
Landline 022-65511292/93/94/95

Chennai - Kilpauk Branch
G-1, No – 6, Cathedral Garden Road, Nungambakkam, Chennai – 600034
Landline 044 - 30184102 to 30184110

Cuttack Branch
Unit No - 25, 2nd Floor, Kalesh Plaza, Link Road, Cuttack - 753012

Faridabad Branch
1st Floor, SCF - 2, Sector 35, Ashoka Enclave 1, Faridabad, Haryana Landline 0124-4728800

Gurgaon Branch
Block "B", Ground Floor, Plot No 52, Sector 44, Gurgaon-122003
Landline 0124-4728800

Hubli Branch
P.A, 2nd Floor, 84-Ramson Complex, 2B Road, Hosur, Hubli, 580021, Karnataka
Landline 0836-2277112

Jabalpur Branch
1st Floor, 651/5, MR - 4, Vijay Nagar, Jabalpur – 482002, M.P.
Landline 0761-4011145

Jammu Branch
A- 313 2nd Floor, NIFD Complex, Karan Market, Near Indra Chowk, Opp: General Bus Stand, Jammu, Jammu & Kashmir -180001
Landline 0191-2520360

Kanpur Branch
Office No 517 & 518, 5th Floor, Globus Megamall, The Mall, Kanpur – 208001, U.P.
Landline 0512 - 3062726 /30

Ahmedabad Branch
Unit No 405, 4th Floor, 3rd EYE ONE, Opp Havmor Restaurant, Panchvati, C G Road, Ahmedabad - 380006 Landline 079 - 30481311

Amritsar Branch
First Floor, SCO 113, District Complex, Vishal Mega Mart Road, Ranjeet Avenue, Amritsar-143001, Landline 0183-5051532/505162

Bareilly Branch
2nd floor, Aashirwad kunj, Hartman bye pass road, opp, Chandra gas godown, Bareilly - 243001

Bhopal Branch
1st Floor, Block No - 4, Fryawas Bhawan Arera Hills, Jail Road, Near Secretariat, Bhopal - 462011, M.P. Landline 0755 -3018600

Chandigarh Branch
SCO No 72, 1st Floor, Swastik Vihar, Sector 5, Mansa Devi Complex, Panchkula - 134109, Haryana, Landline 0172 - 3017460

Cochin Branch
Door.No. 37/3913, B3 & B4, 2nd Floor, Central Arcade, Azad Road North End, Kaloor, Cochin- 682017
Landline 0484 - 4058481

Dehradun Branch
2nd Floor, 58, Rajpur Road, Opp Madhuban Hotel, Dehradun - 248001
Landline 0135 - 2106119

Goa Branch
Office No 503, Citi Centre, Pato Plaza, Panjim, Goa 206001
Landline 0832-2437001

Guwahati Branch
Unit No – 1 COM B, 1st Floor, ADAMS PLAZA, G S Road, Christian Bashi, Guwahati - 781005
Landline 0361-2345575

Hyderabad Branch
3rd Floor, Vasudeva, Landmark Constructions, H.No.8-3-977/4, Sri Nagar Colony, Hyderabad - 500073
Landline 040- 4353990

Jalpur Branch
Ground Floor & Basement, 29-B, White Sapphire Apartments, Govind Marg, Adarsh Nagar, Jalpur
Landline 0141 - 3018558

Jamshedpur Branch
3rd Floor, Tiwari Bechar, Main Road, Bistupur, Jamshedpur - 831001, Jharkhand
Landline 0657- 2221976

Karaiikudi Branch
Unit No 102, No 6, Ambalkapathy Tower, Kalasael 40 Feet road, T T Nagar, Karaiikudi – 630001, Tamil Nadu Landline 045 65401303

Allahabad Branch
19-A Nyay Marg (Hasting Road), Ashok Nagar Allahabad U.P.211001
Landline 0532-2420798

Asansol Branch
First Floor, House No -2, Street No - 1, Hindustan Park, Asansol – 713304
Landline 0341-2254300

Bangalore Branch
3rd Floor, K V V Samrat, 217/A, 3rd Main Outer Ring Road, Kasturi Nagar, Bangalore - 560043
Landline 080-49253102

Bhubaneswar Branch
1st Floor, 98, Khaveli Nagar, Keshari Talkies Complex, Bhubaneswar - 751001
Landline 0674-3935900

Chennai Branch
102, Door No New 44, Door No old 39, Halls Road, Egmore, Chennai - 600009,
Landline 044 - 42975000

Coimbatore Branch
Tristar, 3rd Floor, 655 - 662, Avinashi Road, Coimbatore - 641037
Landline 0422 - 3925300

Fazlbad Branch
Ground Floor, Kotli No 5/17/3/5, Baldeo Niwas, Reidganj, Fazlbad 224001, U.P.

Gorakhpur Branch
Office No 202, 2nd Floor, Sunanda Tower Pvt Ltd, Bank Road, Gorakhpur 273001

Haldwani Branch
Hall No 7, First Floor, Durga City Centre (New Complex) Nainital Road, Dhotia Parao, Haldwani - 263139, Uttarakhand
Landline 05946 - 280231

Indore Branch
1st Floor, 582, Heritage Building, Opposite Hakimchand Ghantaghar, MG Road, Indore - 452001, Punjab
Landline 0731 - 3021515

Jalandhar Branch
SCO – 4, 2nd Floor, PUDA Complex, Ladowall Road, Jalandhar – 144001, Punjab
Landline 0761-4011145

Jhansi Branch
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Landline 0510- 2447000

Karnal Branch
3rd Floor, SCF – 55, Sector – 6, Main Market, Karnal – 132001, Haryana
Landline 0184-2280140

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7th Floor Express Towers, 42A, Shakespear Sarni, Kolkata - 700017 Landline 033 - 30202785

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Landline 0824-4258449

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Mumbai - Goregaon Branch
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Nagpur Branch
Block No 3A in Bajaj Wing, Mangalwari Complex, Sadar, Nagpur
Landline 0712 - 3062004 / 3062002

Noida Branch
1st Floor, Shop No 9 & 10, Block – A – 15, Sector 44, Noida- 201301, U.P.
Landline 0120-2404566

Raghunathanji Branch
Ground Floor, Hotel Indigo, Near Bus Stand, P.O Raghunathanji, Dist – Murshidabad - 742225, West Bengal
Landline 03483 - 266911 / 266919

Ranchi Branch
2nd Floor "Jha Nivas" Opp Hotel Yuvraj Palace, Diversion Road, Dorandi, Ranchi – 834002, Jharkhand
Landline 0651- 3057425/427

Shimoga Branch
165-163-15295, First Floor, Manali Rice Mill Building, B H Road, Shimoga - 577201, Karnataka
Landline 08182-401626

Trivandrum Branch
1st floor Chakra Towers, Vannoss Junction, Trivandrum 695001
Landline 0471-4064148/248/648

Udaipur Branch
206, 2nd Floor, Jeewan Jyoti Complex, Surajpote, Udaipur – 313001, Rajasthan
Landline 0294-2428728

Vijayawada Branch
2nd Floor, 39-10-19, Labbipetta, Veterinary Hospital Road, Opp Mahila Police Station, Vijayawada - 520010 Landline 0866-3059346

Kolkata - II Branch
FE 362, Ground Floor, Sector – 3, Salt Lake, Kolkata - 700106

Ludhiana Branch
5th Floor, SCO – 10, 11 Feroze Gandhi Market, Ludhiana- 141001, Punjab Landline 0161-3024586

Meerut Branch
First Floor, M 82, Sukh Shant Complex, Mangal Pandey Nagar, Meerut, U.P Landline 121- 2604139/2604209

Mumbai - Dadar Branch
101, Sapna Cooperative Housing Society Ltd, Dr S K Bole Road, Agar Bazar, Dadar (W), Mumbai - 400028
Landline 022 - 24301291

Muzaffarpur Branch
Near Suvicha Services Shop, Vrindawan Market, Bela Road, Mithanpura Muzaffarpur 842002, Bihar

Nasik Branch
1 Ground Floor, Madhwa Plaza, Near Kinara Hotel, Mumbai Naka, Nasik, Pin - 422006,
Landline 0253 - 6623714

Patna Branch
Unit No 402, Grand Plaza, Fraser Road, Patna - 800 001, Bihar
Landline 0612-3056585

Rajpur Branch
1st Floor, B – 7, Shree Ram Nagar, TV Tower Road, Raipur
Landline 0771-4282533/32/30

Secunderabad Branch
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HG – 23, International Trade Centre, Majura Galla, Ring Road SURAT, Gujarat
Landline 0261 - 4001601

Tirupur Branch
37, Rasali Towers, 3rd Floor, JG Nagar, Kumaramandapuram, 60 feet Road, Tirupur - 641602

Varanasi Branch
2nd Floor, Plot at Vill: Chuppepur, Ward : Sikro, Pargana Shivpur, Varanasi - 201002
Landline 0542 -2280683

Vishakhapatnam Branch
Door No. 10-1-43, Ward 24, Shop No.101 A, Sripuram Fort, First Floor, Travellers Bungalow Road, CBM Compound, Vishakhapatnam - 530003, A.P.
Landline 0891 - 3048299

Kota Branch
1st Floor, Jaishree Sadan, Govardhanpura, Chouraha, Near DTC Courier, NH – 12, Jhalawar Road, Kota – 324007
Landline 0744-2360177

Medurai Branch
1st Floor, No 10/20 Bye Pass Road, Madurai - 625010, Tamil Nadu
Landline 0452 - 4225123/0452 - 4366615

Moradabad Branch
SF 211A, Second Floor, Parsvnath Plaza – I, Delhi Road, Moradabad – U.P.
Landline 0591-2483555

Mumbai - Fort Branch
1, Ground Floor, Plot no. 21, Darshan Building, Raghunath Dadaji Lane, Near Handloom House, Fort, Mumbai 400001
Landline 022- 22695591-5

Mysore Branch
363, First Floor, Gunakar Devanna Street, Fort Mohalla, Mysore – 570 004 Landline 0812-2436633

New Delhi - South Branch
Flat No 514, Shakuntala Building, 59 Nehru Place, New Delhi-110019,
Landline 011-41610412

Pune Branch
Office No - 403, 4th Floor, Winners Court, Plot No 23, CTS No 599A+598+593/41A, Munjeri, Sahamey Sujam Park, Lulla Nagar, PUNE - 411040
Landline 020-30453955

Rajkot Branch
203, 2nd Floor, Nakshatra III, 150 Feet Ring Road, Rajkot, Gujarat
Landline 0281 - 3910185/3050290

Siliguri Branch
4, Udham Singh Sarani (Sevoke Road), 2nd Floor, Ashrampara , Opposite to Southhegya Palace , Siliguri – 734001

Thane Branch
Unit No – 43 & 45, 4th Floor, Highland Corporate Centre, Kapurbard, Junction, Majiwade, Thane(W)- 400607
Landline 022- 41226431

Trichy Branch
Plot No – 1, Kairasi Nagar, Vayaloor Main Road, Trichy - 620102

Vashi Branch
2nd Floor, KLS Tower, Plot No EL 94, MIDC, Mahape, Navi Mumbai - 400710 Landline 022 - 39171419