



Universal Sampo General Insurance Company Limited

A joint venture of Indian Bank ★ Indian Overseas Bank ★ Karnataka Bank Ltd
★ Dabur Investments Corp ★ Sampo Japan Insurance Inc.

Date: 11-02-2021

CLAIM REPUDIATION LETTER

To,

kishor jerambhai zadafiya
12, RAM KRUPA, MADHUVAN SOCIETY, RTO ROAD, GADHECHI VADALA BHAVNAGAR
BHAVNAGAR, GUJARAT
PIN: 364003



Subject: Claim of kishor jerambhai zadafiya (285662002643001) under your policy (2856/62002643/00/000) as per below details

Claim Registration Number: 234920

Employee Number:

Patient Name: kishor jerambhai zadafiya

Proposer Name: kishor jerambhai zadafiya

Hospital Name: Punit Medical and Surgical Nursing Home

Ailment: COVID-19 positive with viral pneumonitis

Date of Admission: 03 Jan 2021

Date of Discharge: 07 Jan 2021

Dear Sir/Madam,

This has reference to the above mentioned claim, on scrutiny of the claim documents submitted, we observe that:

The insured was admitted as a case of covid positive and was managed for the same. As per provided documents discrepancies have been noted in the claim. As per OPD paper dated 03.01.21, insured had complaints of throat pain, bodyache, headache, cough, fever since 2 days, temperature was 96.8 degree, spo2 97% on air, while as per ICMR form dated 03.01.21, insured was asymptomatic when covid test was done. As per indoor case papers vitals were stable, insured was afebrile, spO2 was within normal limits. So, patient could have been managed on home quarantine basis. Based on these facts and discrepancies, claim stands repudiated.

In this regard, we regret to inform you that the claim is not admissible as per following Policy Clause:

8.1 Disclosure of Information The Policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, mis-description or non-disclosure of any material fact by the policyholder

6. Exclusions The Company shall not be liable to make any payment under the policy, in respect of any expenses incurred in connection with or in respect of:

6.1 Investigation & Evaluation (Code- Excl04)

i Expenses related to any admission primarily for diagnostics and evaluation purposes. ii Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment

In case of any query /further clarification, please feel free to contact us at 1800 200 5142 or email us at healthserve@universalsompo.com

In case you are not satisfied with the decision of the above office, or have not received any response within 10 days, you may register a grievance or complaint by mail to us at grievance@universalsompo.com

If the issue still remains unresolved, you may, subject to vested jurisdiction, approach Insurance Ombudsman for the redressal of your grievance. The details of Insurance Ombudsman are available at our website <https://www.universalsompo.com> or you may visit Insurance Ombudsman website <http://ecoi.co.in/ombudsman.html>.

We have retained your claim document for future reference.

Assuring you of our best services at all times.

Yours Truly,

For Universal Sampo General Insurance Company Limited

(Authorized Signature)

Health Claims Management: Universal Sampo General Insurance Co Ltd, Joy Tower, 5th Floor, C-20/1A, C –Block, Sector-62, Noida, Uttar Pradesh -201309;

Registered Office: Universal Sampo General Insurance Co Ltd, 103, First Floor, Akruti Star, MIDC Central Road, Andheri (East), Mumbai-400093.

Toll Free Fax No: 1800 200 9134; Toll Free Helpline No: 1800 200 5142; Email ID: healthserve@universalsompo.com

Website: www.universalsompo.com; CIN# U66010MH2007PLC166770



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(Authorized Signatory)