

Coronavirus Product (Indemnity) – FAQs

1. What am I covered for under this policy?

This cover shall cover you for the Hospitalization costs incurred in case you are tested positive for CoronaVirus Disease. (COVID-19). The benefits that can be availed under this policy are as follows:

Feature	Coverage Details
Pre Post hospitalization days	30 Days 60 Days
Room rent Restriction	No restriction
ICU Limit	No restriction
Road Ambulance	1% of the SI
Second Medical Opinion	Covered

2. What is the maximum Sum Insured that I can opt for under this policy?

This policy has individual Sum Insured options up to INR 50,000 which means that each individual policy can have a maximum Sum Insured of INR 50,000.

3. What is the age eligibility for this cover?

Individuals in the age group of 18-60 years can purchase standalone policies provided he/she is not ineligible as per the terms and exclusions of the cover. Standalone policies for children below 18 years of age are not available. They can be covered along with coverage for either of the parents. Children less than 90 days old will not be covered.

4. If I get quarantined, will my policy cover the Hospitalization expenses incurred?

Yes. Coverage for Quarantine in a hospital shall be payable only if later diagnosed positive with COVID-19 provided that not more than 30 days have lapsed between both the incidents, i.e., getting Quarantined and testing positive for COVID-19

5. Can I Purchase more than one policy for myself? If yes, is there any restriction on the maximum Sum Insured per person?

Yes. One can purchase multiple policies for this cover with a maximum Sum Insured of INR 50,000 per policy. However, the trigger of the 2nd/3rd Policy will only happen post exhaustion of the Sum Insured of the previous policies.

6. If I have a recent travel history to a foreign country, will I be eligible for this cover?

Yes. You will be eligible provided you not have travelled to the countries listed in the “Travel Advisory on Home Isolation/Quarantine and restricted travel” issued by Ministry of Health & FW, Government of India as applicable on date of policy purchase, since 60 days prior to the policy inception date and any time after the policy inception date. Travel advisories can be found here: <https://www.mohfw.gov.in>

7. What happens if I have purchased the cover and then travel to a foreign country where I contract the virus and have to undergo treatment. Will my policy cover the expenses incurred in this scenario?

No. Any Treatment taken outside India will not be covered under this Policy.

8. Is there any waiting period applicable in this policy?

Yes. An initial waiting period of 15 days shall be applicable for anyone who has bought this policy.

9. What are the other important exclusions in the policy that I should be aware of?

Other Major Exclusions are as follows:

- Hospitalisation expenses not in lieu of treatment for Coronavirus disease (COVID-19) will not be covered.
- Insured members already treated for or quarantined for Coronavirus disease (COVID-19) before the policy issuance will not be covered.
- Any pre-existing condition whether declared or undeclared will not be covered.
- Home hospitalisation (Domiciliary hospitalisation) expenses will not be covered.
- Hospitalisation expenses for patients only under investigation with inconclusive medical reports will not be covered.
- Test report for Coronavirus disease (COVID-19) conducted from centres other than ICMR Authorized test Centre in India from National Institute of Virology, Pune will not be considered.

Link of Authorised Test Centres mentioned below:

https://icmr.nic.in/sites/default/files/upload_documents/Testing_sites_for_COVID19.pdf