

## **Frequently Asked Questions on “Individual Covid Standard Health Policy: Corona Kavach Policy”**

### **1. Whether all the insurers shall offer “Corona Kavach Policy”?**

All the General and Standalone Health Insurers are mandated to offer Individual Covid Standard Health Policy “Corona Kavach Policy”.

### **2. How many insurers are offering “Corona Kavach Policy” currently?**

“Corona Kavach Policy” is being offered by all 30 general and standalone health insurers. The names of 30 Insurers are as below:

<b>Sl. No</b>	<b>Name of Insurer</b>
1	Acko General Insurance Ltd.
2	Aditya Birla Health Insurance Co. Ltd.
3	Bajaj Allianz General Insurance Co Ltd
4	Bharti AXA General Insurance Co. Ltd.
5	Cholamandalam MS General Insurance Co. Ltd.
6	Edelweiss General Insurance Co. Ltd.
7	Future Generali India Insurance Co. Ltd.
8	Go Digit General Insurance Ltd
9	HDFC ERGO General Insurance Co.Ltd.
10	HDFC ERGO Health Insurance Limited
11	ICICI Lombard General Insurance Company Ltd
12	IFFCO TOKIO General Insurance Co. Ltd.
13	Kotak Mahindra General Insurance Co. Ltd.
14	Liberty General Insurance Ltd.
15	Magma HDI General Insurance Co. Ltd.

16	ManipalCigna Health Insurance Company Limited
17	Max Bupa Health Insurance Co. Ltd
18	Navi General Insurance Ltd.
19	National Insurance Co. Ltd.
20	Raheja QBE General Insurance Co. Ltd.
21	Reliance General Insurance Co.Ltd
22	Care Health Insurance Ltd (Formerly Religare Health Insurance Co.)
23	Royal Sundaram General Insurance Co. Ltd.
24	SBI General Insurance Co. Ltd.
25	Star Health & Allied Insurance Co.Ltd.
26	Tata AIG General Insurance Co. Ltd.
27	The New India Assurance Co. Ltd
28	The Oriental Insurance Co. Ltd.
29	United India Insurance Co. Ltd.
30	Universal Sompo General Insurance Co. Ltd.

### 3. What are the benefits available under the “Corona Kavach Policy”?

Policyholders are entitled to the benefits of policy on positive diagnosis of COVID-19 in a government authorized diagnostic centre and requiring hospitalization. Following are covered under the policy:

- a) Base Cover: The following expenses are covered under the policy on indemnity basis.
  - i. Covid Hospitalization Expenses
  - ii. Home Care Treatment Expenses
  - iii. Medical expenses towards Ayush Treatment
  - iv. Pre-Hospitalization Medical Expenses
  - v. Post-Hospitalization Medical Expenses
  
- b) Optional Cover: The following optional cover shall be offered under the policy on benefit basis:
  - i. Hospital Daily Cash- 0.5% of Sum Insured is payable for each 24 hours of continuous hospitalization subject to maximum of 15 days in a policy period for every insured member

#### **4. What is the entry age in “Corona Kavach Policy” as per the Guidelines?**

Minimum entry age is 18 years and maximum age at entry shall be at least 65 years. Insurers may cover persons above 65 yrs of age as per the product design and underwriting policy of the Company.

Dependent Child / children shall be covered from Day 1 of age to 25 years.

#### **5. Can the policy be taken for the entire family?**

Yes. “Corona Kavach Policy” is available on individual as well as family floater basis.

Policy can be availed for self and the following family members

- i. legally wedded spouse.
- ii. Parents and Parents-in-law.
- iii. Dependent Children (i.e. natural or legally adopted) between the day 1 of age to 25 years. If the child above 18 years of age is financially independent, he or she shall be ineligible.

#### **6. What is the policy tenure under the Policy?**

The “Corona Kavach Policy” is available with a policy term of three and half months (3 ½ months), six and half months (6 ½ months) and nine and half months (9 ½ months) including waiting period.

#### **7. Whether any waiting period is applicable under the Policy?**

Yes. 15 days waiting period is applicable under the policy.

#### **8. To what extent Room Rent/ICU/ ICCU expenses are covered in “Corona Kavach Policy”?**

There is no Room/ICU/ICCU limit under the Policy.

#### **9. What are the other hospitalization expenses covered apart from Room Rent/ICU/ ICCU expenses?**

- a) Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialist Fees whether paid directly to the treating doctor / surgeon or to the hospital.
- b) Anesthesia, blood, oxygen, operation theatre charges, surgical appliances, ventilator charges, medicines and drugs, costs towards diagnostics, diagnostic imaging modalities, PPE Kit, gloves, mask and such similar other expenses.
- c) Road Ambulance subject to a maximum of Rs.2000/- per hospitalization.

**10. What are the sub limits in “Corona Kavach Policy”?**

- a) Hospital Daily Cash (Optional Cover): 0.5% of Sum Insured per day subject to maximum of 15 days in a policy period for every insured member
- b) Home care treatment: Maximum up to 14 days per incident
- c) Road Ambulance: Up to Rs.2000/- per hospitalization.

**11. What is the total amount reimbursable under the policy including optional cover?**

The total reimbursement under the policy shall not exceed the sum insured opted by the policyholder including the “Optional Cover-Hospital Daily Cash”.

**12. What if the treatment is taken in a temporary set-up designated for treatment of Covid 19 by Government?**

Any set-up designated by the Government as hospital for the treatment of Covid 19 shall also be considered as hospital. Further, as per circular dated 16<sup>th</sup> July, 2020 a make-shift or temporary hospital permitted by Central / State government shall be regarded as a hospital or network provider and insurers shall settle the claims as per the norms specified. For complete information circular may be accessed at the following link.

[https://www.irdai.gov.in/ADMINCMS/cms/whatsNew\\_Layout.aspx?page=PageNo4189&flag=1](https://www.irdai.gov.in/ADMINCMS/cms/whatsNew_Layout.aspx?page=PageNo4189&flag=1)

**13. What is home care treatment? Whether “Home Care treatment” is covered under the policy?**

Yes. Home care treatment is covered under Corona Kavach policy. As per the terms and conditions of Corona Kavach policy, Home Care Treatment means undergoing the treatment for COVID at home on the advice of a medical practitioner.

**14. Whether day care and OPD treatments are covered?**

No. Day care and OPD treatments are not covered under the Policy.

**15. Whether pre-hospitalization expenses are covered?**

Yes. Pre-Hospitalization medical expenses incurred for a period of 15 days prior to the date of hospitalization are covered.

**16. Whether post-hospitalization expenses are covered?**

Yes. Post Hospitalization medical expenses incurred for a period of 30 days from the date of discharge from the hospital are covered.

**17. Whether coverage is available for AYUSH systems of Medicine?**

Yes. Expenses incurred on hospitalization under AYUSH systems of medicine will be covered.

**18. What are the Sum Insured options available in this product?**

The minimum sum insured available is Rs. 50,000 (Rupees Fifty Thousand) and maximum limit is Rs. 5, 00,000 (Rupees Five Lakh). The customer may choose any sum insured within these limits in the multiples of fifty thousand.

**19. What is the mode of premium payment allowed in Corona Kavach Policy?**

Single premium payment mode

**20. Whether pre-existing diseases are covered under Corona Kavach Policy?**

Any claim relating to Covid 19 if it has been diagnosed prior to policy start date will not be admissible. However, during the course of treatment for Covid 19, the policy covers the cost of treatment for any comorbid conditions including pre-existing diseases.

**21. How is Covid 19 claim processed for a policyholder having comorbidities?**

The claim for Covid 19 will be processed allowing the expenses incurred on the treatment of Covid 19 and cost of treatment for any comorbidity during the course of treatment for Covid 19 as per terms and conditions of the policy.

**22. Whether renewal, migration and portability are mandated in respect of Corona Kavach Policy?**

Renewal, migration and portability are not mandated. However, general and health insurers are permitted to renew, allow migration and portability of Corona Kavach policies.

**23. Whether renewal is allowed under the Policy?**

Subject to underwriting policy, 'Corona Kavach' policy may be renewed for further terms of three and half months (3 ½ months), six and half months (6 ½ months) or nine and half months (9 ½ months) as per the option exercised by the policyholder.

Renewals, if any, may be done before the expiry of the existing policy contract.

**24. Whether 15 days waiting period is applicable for the renewed policy?**

Where corona kavach policy is renewed, additional waiting period of 15 days shall not be applicable. Waiting period served in the previous policy is protected.

**25. Whether sum insured can be enhanced at the time of renewal of corona kavach policy?**

During renewal, sum insured may be allowed to be changed by the policyholder. However, waiting period of 15 days shall apply afresh for the enhanced sum insured.

**26. Up to what time period policy can be renewed?**

Corona Kavach policy can be renewed till 31st March,2021.

**27. Whether policy holders may migrate from corona kavach policy to any other indemnity based health insurance product?**

Insurers may allow policyholders to migrate from corona kavach policy to any other indemnity based health insurance product. Migration shall be as per the option exercised by the policyholder.

**28. In respect of members covered under the corona kavach group policy whether migration is allowed at the time of exit of member from the group or expiry of the group policy?**

Insurers have the choice to provide migration to the members insured to any other individual indemnity based health policy at the point of exit of the member insured from the group policy or the cessation of coverage of the underlying group policy.

**29. Whether waiting period is applicable for covid 19 treatment on migration of policyholder or member covered from corona kavach group policy?**

Corona Kavach group policy waiting period served in corona kavach group policy shall be protected for covid 19 treatment.

**30. Whether portability is permitted for corona kavach individual policy?**

General and Health Insurers are permitted to allow portability of Corona Kavach (individual) policy from one insurer to another.

**31. After porting how waiting period is treated by porting –in insurer?**

The accrued gains of waiting period served in the porting-out Corona Kavach policy shall be protected for coverage of Covid 19 treatment by the porting-in insurer.

### **32. Up to what date migration/portability is allowed?**

Insurers are permitted to allow Migration/portability to any other comprehensive health insurance policy till the end of policy period of the existing Corona Kavach policy.

### **33. Is any discount mandated under the policy for Healthcare workers?**

Yes. All Healthcare workers as defined in the corona kavach policy are entitled for a discount of 5% in the premium.

Healthcare workers are defined in the corona kavach policy as under:

Health care worker for the purpose of this policy shall mean doctors, nurses, midwives, dental practitioners and other health professionals including laboratory assistants, pharmacists, physiotherapists, technicians and people working in hospitals.

### **34. Where can I find complete details of Corona Kavach Policy?**

Complete details of the policy are available in the guidelines issued by the IRDAI in IRDAI website. Information may be accessed at the following link.

[www.irdai.gov.in\(https://www.irdai.gov.in/ADMINCMS/cms/whatsNew\\_Layout.aspx?page=PageNo4165&flag=1\)](https://www.irdai.gov.in/ADMINCMS/cms/whatsNew_Layout.aspx?page=PageNo4165&flag=1)

### **35. Whether any difference is there in the benefits offered under the policy and premium by different Insurers?**

It is a standard product with standard benefits and policy wordings across the Insurers. However, premium may vary from one insurance company to the other.

### **36. Whether the insurers are allowed to offer this product under group platform?**

Yes. Insurers are allowed to use the standard product name for the group policy after adding the word “group”, provided all terms and conditions as applicable to the standard individual policy remain the same except premium rate and specification on operation of group policy. For complete information circular may be accessed at the following link.

[https://www.irdai.gov.in/ADMINCMS/cms/whatsNew\\_Layout.aspx?page=PageNo4193&flag=1](https://www.irdai.gov.in/ADMINCMS/cms/whatsNew_Layout.aspx?page=PageNo4193&flag=1)