

FAQ for Corona Kavach Policy

1. What does this policy cover?

Answer: This policy is specifically designed for and covers hospitalization expenses on positive diagnosis of Covid 19.

2. What is the duration for which we can take this policy?

Answer: This policy can be issued for 3 ½ (105 days), 6 ½ months (195 days) and 9 ½ months (285 days)

3. What is the sum insured available under this policy?

Answer: The sum insured available under this policy is from Rs.50000 to Rs. 5,00,000 in multiples of Rs.50,000.

4. What is the entry and exit age under the policy?

Answer: The entry age is from 18 to 65. Dependent children from day 1 to 25 years can be covered.

5. What happens if a child is financially independent?

Answer: If a child above the age of 18 is financially independent, then he/she cannot be covered under the same policy but can take a separate policy.

6. What is the room rent under this policy?

Answer: There is no room rent capping under this policy.

7. In that case, will there be proportionate deductions under the claims?

Answer: No.

8. How many days of pre hospitalization expenses will be given in case of hospitalization?

Answer: 15 days

9. How many days of post hospitalization expenses will be given?

Answer: 30 days.

10. Will the policy pay for ambulance charges?

Answer: Yes. Rs.2000 is payable towards ambulance charges.

11. Is there a waiting period under the policy?

Answer: 15 days.

12. Is free look up facility available?

Answer: No

13. Does the policy cover AYUSH modes of treatment? Is there any capping under the policy for the same?

Answer: Yes. The policy covers AYUSH modes of treatment. There are no capping or sub-limits under the policy.

14. Is Home Care treatment available under the policy?

Answer: Yes. Home care treatment is allowed for a maximum period of 14 days. Maximum amount payable is Rs.15000 per person.

15. Is there any discount for Health Care workers?

Answer: Yes. There is a discount of 5% for Health care workers.

16. Who all can get the discount under health care workers?

Answer: For the purpose of this policy, Health care workers shall mean doctors, nurses, midwives, dental practitioners and other health professionals including lab assistants, pharmacists, physiotherapists, technicians and people working in hospitals.

17. Is there a digital discount if one takes the policy online?

Answer: Yes. There is a 10% online discount available.

18. How is the premium charged?

Answer: Premium varies as per the age and Sum Insured chosen. For people with co-morbidities a loading of 30% is applicable

19. Will the policy cover co-morbid conditions also.

Answer: Yes. The policy covers treatment for co-morbid conditions too.

20. Can the policy be ported in from another Insurer?

Answer: There is no porting facility available under the policy.

21. Can the insured migrated from an existing policy into this policy with continuity benefit?

Answer: NO. There is no such facility to migrate.

22. Can the premium be paid in instalments?

Answer: NO. There is no instalment facility available.

23. Can the policy be renewed once the policy expires?

Answer: No.

24. Can the policy be taken for the whole family?

Answer: The policy can be taken either on individual basis or on floater basis for the whole family.

25. Who all can be covered under this policy?

Answer: One can cover self, spouse, dependent children, parents and parents in law under the policy.

26. What are the benefits under the policy?

Answer: The policy covers hospitalization expenses such as room/ICU, doctors/nursing charges, imaging and investigation charges, cost of medicines, gloves, PPE kits etc. (Please refer to the policy document for complete details.)

27. Are there any optional covers under the policy.

Answer: Yes. Hospital cash @0.5% for maximum 15 days of hospitalization is available under the policy.