



## The key features of Corona Kavach Policy, Royal Sundaram General Insurance Co. Limited are as under:



### Age Eligibility

Adults – 18 to 65 years

Children – 1 day to 25 years (If the child above 18 years of age is financially independent, he or she shall be ineligible for coverage)

Proposer needs to be mandatorily covered in the Policy. In case the proposer is more than 65 years, he can obtain policy for family, without covering self.



### Policy Type

Policy will be on Individual & Family Floater Basis only.

Floater – Maximum 6 adults and 4 children.

For covering additional child, a separate floater policy will be required.



### Family Combination

Self, Legally wedded spouse, Parents and Parents-in-law, Dependent Children (Upto 25 years)



### Sum Insured (₹)

50,000	1,00,000	1,50,000
2,00,000	2,50,000	3,00,000
3,50,000	4,00,000	4,50,000
5,00,000		



### Policy Period

3 1/2 Months	6 1/2 Months	9 1/2 Months
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### Discount for Health care workers

A 5% discount in premium is allowed for Health care workers subject to providing valid ID proof of the same. 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.



### Coverage

In the event of insured person diagnosed positive of Covid in a government authorized diagnostic centre the following are covered

A) Hospitalisation Expenses and other Expenses for the treatment of Covid on Positive diagnosis of Covid in a government authorized diagnostic centre for Room rent, Boarding, Nursing Expenses as provided by the Hospital/ Nursing Home.

B) Intensive Care Unit (ICU) / Intensive Cardiac Care Unit (ICCU) expenses.

C) Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialist Fees (including consultation through telemedicine) whether paid directly to the treating doctor/surgeon or to the hospital.

D) 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 other similar expenses

E) Expenses incurred on road Ambulance subject to a maximum of ₹2000/- per hospitalization. This also includes cost of transportation of the insured person from a hospital to another as prescribed by Medical Practitioner.

• **Home Care Treatment Expenses Upto 14 days subject to following:**

a) The Medical practitioner advises the Insured person to undergo treatment at home.

b) There is a continuous active line of treatment with monitoring of the health status by a medical practitioner for each day through the duration of the home care treatment.

c) Daily monitoring chart including records of treatment administered duly signed by the treating doctor is maintained.

d) Insured shall be permitted to avail the services as prescribed by the medical practitioner. Cashless or reimbursement facility are offered under home care

e) In case the insured intends to avail the services of non-network provider, claim shall be subject to reimbursement, a prior approval from the Insurer needs to be taken before availing such services.

### This provides with below benefits:

a. Diagnostic tests undergone at home or at diagnostics centre

b. Medicines prescribed in writing

c. Consultation charges of the medical practitioner

d. Nursing charges related to medical staff

e. Medical procedures limited to parenteral administration of medicines.

f. Cost of Pulse oximeter, Oxygen cylinder and Nebulizer.

• **Ayush Treatment**

The expenses incurred as an inpatient for treatment of Covid including the treatment for Comorbid conditions upto the limit of Sum insured in any Ayush hospital.

• **Pre Hospitalization**

The medical expenses incurred for a period of 15 days prior to the date of hospitalization/home care treatment.

• **Post Hospitalization**

The medical expenses incurred for a period of 30 days post discharge from hospitalization/home care treatment.

### Optional Cover

• **Hospital Daily Cash (Optional)**

The Company will pay 0.5% of sum insured per day for each 24 hours of continuous hospitalization for treatment of Covid for a maximum of 15 days during a policy period in respect of every insured person



### Waiting period

Expenses related to the treatment of Covid within 15 days from the policy commencement date shall not be covered.



### 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:

1. **Investigation & Evaluation (Code- Excl04):** Expenses related to any admission primarily for diagnostics and evaluation purposes. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment

2. **Rest Cure, rehabilitation and respite care (Code- Excl05):** Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes:

i. Custodial care either at home or in a nursing facility for personal care such as

help with activities of daily living such as bathing, dressing, moving around either by skilled nurses or assistant or non-skilled persons.

ii. Any services for people who are terminally ill to address physical, social, emotional and spiritual needs.

3. **Dietary supplements and substances** that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalization claim or Home care treatment.

4. **Unproven Treatments**

Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness. However, treatment authorized by the government for the treatment of COVID shall be covered.

5. Any claim in relation to Covid where it has been diagnosed prior to Policy Start Date.

6. Any expenses incurred on Day Care treatment and OPD treatment.

7. Diagnosis/Treatment outside the geographical limits of India.

8. Testing done at a Diagnostic centre which is not authorized by the Government shall not be recognized under this Policy

9. All covers under this Policy shall cease if the Insured Person travels to any country placed under travel restriction by the Government of India.



### Renewal

The renewal under this policy shall be upto the time this product is offered. Until the product is withdrawn, the policy will be renewed except on grounds of misrepresentation / Non-disclosure of material fact as declared in the proposal form and at the time of claim, fraud committed / moral hazard or non-cooperation of the insured.



### Claims Procedure

The insured to inform the insurer within 24 hours from the date of emergency hospitalization / cashless home care treatment.

At least 48 hours prior to admission in Hospital in case of a planned Hospitalization.

TAT for Pre-Auth is 2hours and Settlement of reimbursement is 30 days.



### Cancellation

The Insured may cancel this Policy by giving 15 days written notice, and in such an event, the Company shall refund premium on short term rates for the unexpired Policy Period as per the rates detailed below.

In case of Policy cancellation by the Insured for a tenure of 3<sup>1/2</sup> months and 6<sup>1/2</sup> months Policies, there will be no refund.

Cancellation grid for Policies for a tenure of 9<sup>1/2</sup> months Policy, following grid will be applicable:

Retention of Premium (basis Policy Period)	
Timing of Cancellation	Rate of Premium to be retained
Up to 90 days	85.00% of policy premium will be retained
Exceeding 90 days	Full policy premium

The Company may cancel the Policy at any time on grounds of mis-representation, non-disclosure of material facts, fraud by the Insured Person, by



### Disclosure to Information Norm

The policy shall be null and void and no benefit shall be payable in the event of untrue or incorrect statements, misrepresentation, mis-description or non-disclosure of any material particulars in the proposal form, personal statement, declaration, claim form declaration, medical history on the claim form and connected documents, or any material information having been withheld by the customer or any one acting on the customer's behalf, under the Policy. We may at Our sole discretion cancel the Policy and the premium paid shall be forfeited to Us.



### Income Tax benefit

Premium paid under the Policy shall be eligible for income tax deduction benefit under Sec 80 D as per the Income Tax Act 1961.

giving 7 days' written notice. There would be no refund of premium on cancellation on grounds of mis-representation, non-disclosure of material facts or fraud.

### Premium Rates\*

Individual Premium table				
Tenure - 3 <sup>1/2</sup> months				
Sum Insured (₹)	Age Band			
	0-17	18-35	36-50	51-65
50,000	953	1,059	2,093	3,248
1,00,000	1,410	1,566	3,094	5,594
1,50,000	1,686	1,873	3,700	6,690
2,00,000	1,874	2,082	4,113	7,437
2,50,000	2,012	2,235	4,416	7,985
3,00,000	2,116	2,351	4,645	8,398
3,50,000	2,197	2,441	4,823	8,720
4,00,000	2,262	2,513	4,964	8,976
4,50,000	2,315	2,572	5,081	9,186
5,00,000	2,359	2,621	5,178	9,362

Above premium rate table is including GST 18%

Individual Premium table				
Tenure - 6 <sup>1/2</sup> months				
Sum Insured (₹)	Age Band			
	0-17	18-35	36-50	51-65
50,000	1,430	1,589	3,139	4,872
1,00,000	2,114	2,349	4,641	8,392
1,50,000	2,528	2,809	5,550	10,035
2,00,000	2,811	3,123	6,170	11,156
2,50,000	3,018	3,353	6,624	11,977
3,00,000	3,174	3,527	6,967	12,597
3,50,000	3,296	3,662	7,234	13,080
4,00,000	3,392	3,769	7,446	13,464
4,50,000	3,472	3,858	7,621	13,779
5,00,000	3,538	3,931	7,766	14,042

Above premium rate table is including GST 18%

Individual Premium table				
Tenure - 9 <sup>1/2</sup> months				
Sum Insured (₹)	Age Band			
	0-17	18-35	36-50	51-65
50,000	1,907	2,119	4,185	6,496
1,00,000	2,819	3,132	6,188	11,189
1,50,000	3,371	3,746	7,400	13,379
2,00,000	3,748	4,164	8,227	14,875
2,50,000	4,024	4,471	8,832	15,970
3,00,000	4,232	4,702	9,289	16,796
3,50,000	4,394	4,883	9,646	17,440
4,00,000	4,523	5,026	9,929	17,952
4,50,000	4,629	5,143	10,161	18,372
5,00,000	4,717	5,242	10,355	18,723

Above premium rate table is including GST 18%

\* We shall apply a risk loading on the premium payable or Co-payment for certain specific conditions based upon the declarations made in the proposal form and the health status of the persons proposed for insurance.

\*\*Minimum and maximum entry age is 18 years and 65 years respectively.

#### Disclaimer

Corona Kavach Policy, Royal Sundaram General Insurance Co. Limited is an IRDAI approved product with UIN - RSAHLIP21094V012021, which is underwritten and serviced by Royal Sundaram General Insurance Co. Limited. This brochure is not a contract of Insurance. Please refer policy document for exact terms and conditions and specific details applicable to this Insurance. Your participation in this insurance product is purely on a voluntary basis. We advise you to take your own professional advice before you participate.

#### Section 41 of the Insurance Act, 1938 - Prohibition of rebates

- 1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an Insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the Insurer.
- 2) Any person making default in complying with the provisions of this section shall be liable for penalty which may extend to ten lakh rupees.

Royal Sundaram IRDA Reg. No.102  
CIN: U67200TN2000PLC045611



Call **1860 425 0000**  
Visit **www.royalsundaram.in**



## Corona Kavach Policy,

Royal Sundaram General Insurance Co. Limited

