

# Insurance Policy Features:

## Group MediClaim and Corona Kavach



Particulars	Group MediClaim (GMC) Insurance Policy	Corona Kavach Insurance Policy
<b>Nature of policy</b>	<ul style="list-style-type: none"> <li>Covers expenses related to hospitalization due to illness, disease or injury, provided there is an in-patient hospitalization for more than 24 hours and there is an active line of treatment given</li> <li>Home Care or Domiciliary expenses are not covered</li> <li>Provides coverage for COVID-19 treatment in the hospital</li> </ul>	<ul style="list-style-type: none"> <li>Voluntary policy provides coverage for expenses as In-patient care and for Home Care treatment (as per the advice of doctor) incurred for COVID-19 alone during the Policy period</li> <li>Costs are guides by state negotiated rates or Extant ICMR guidelines, whichever is Lesser</li> </ul>
<b>Policy Eligibility</b>	<ul style="list-style-type: none"> <li>Policy coverage is from the date of hire or policy start date</li> </ul>	<ul style="list-style-type: none"> <li>It has a waiting period of 15 days from the start date of the policy to make a claim</li> </ul>
<b>Current Policy Period</b>	<ul style="list-style-type: none"> <li>From October 10, 2021 till October 9, 2022</li> </ul>	<ul style="list-style-type: none"> <li>Based on the policy duration opted 3 ½, 6 ½ and 9 ½ months. Policy will be effective based on the start date mentioned in the policy copy</li> </ul>
<b>In-patient Hospitalization</b>	<ul style="list-style-type: none"> <li>Yes, provided the diagnosis is positive, requires 24 hours of in-patient hospitalization and there is an active line of treatment</li> </ul>	
<b>Home Care treatment</b>	<ul style="list-style-type: none"> <li>Not Covered</li> </ul>	<ul style="list-style-type: none"> <li>Yes, provided there is an active line of treatment and as advised by doctor</li> </ul>
<b>Individual Coverage option</b>	<ul style="list-style-type: none"> <li>No, policy provides coverage on a floater sum insured basis</li> </ul>	<ul style="list-style-type: none"> <li>Yes, policy provides coverage for both floater and individual sum insured basis</li> </ul>
<b>Non-Medical expenses</b>	<ul style="list-style-type: none"> <li>Not covered</li> </ul>	<ul style="list-style-type: none"> <li>Covered. Non-medical expenses like PPE kit, medical disposables are covered</li> <li>Administration charges and consumables towards hygiene and housekeeping are not covered</li> </ul>

<b>Room and Board</b>	<ul style="list-style-type: none"> <li>Normal and ICU at actuals. Luxury rooms are excluded</li> </ul>	
<b>Sum Insured</b>	<ul style="list-style-type: none"> <li>Base sum insured ranging from INR 200,000 – 350,000</li> <li>Top-up option ranging from INR 100,000 – 1,000,000</li> </ul>	<ul style="list-style-type: none"> <li>Sum insured ranging from INR 200,000 – INR 500,000</li> </ul>
<b>Pre and Post Hospitalization expenses</b>	<ul style="list-style-type: none"> <li>30 and 60 days, provided main hospitalization is settled</li> </ul>	<ul style="list-style-type: none"> <li>15 and 30 days, provided main hospitalization is settled</li> </ul>
<b>Ambulance charges</b>	<ul style="list-style-type: none"> <li>Covered subject to policy conditions</li> </ul>	<ul style="list-style-type: none"> <li>Covered subject to policy conditions</li> </ul>
<b>Covid-19 Hospitalization Cover</b>	<ul style="list-style-type: none"> <li>Non-medical charges, room sanitization charges, cost of equipment, oxygen cylinders, expenses towards sterilization are not covered</li> </ul>	<ul style="list-style-type: none"> <li>If prescribed by the treating medical practitioner and is related to treatment of COVID <ul style="list-style-type: none"> <li>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, Medical procedures limited to parenteral administration of medicines</li> <li>Cost of Pulse Oximeter, Oxygen cylinder and Nebulizer</li> </ul> </li> </ul>