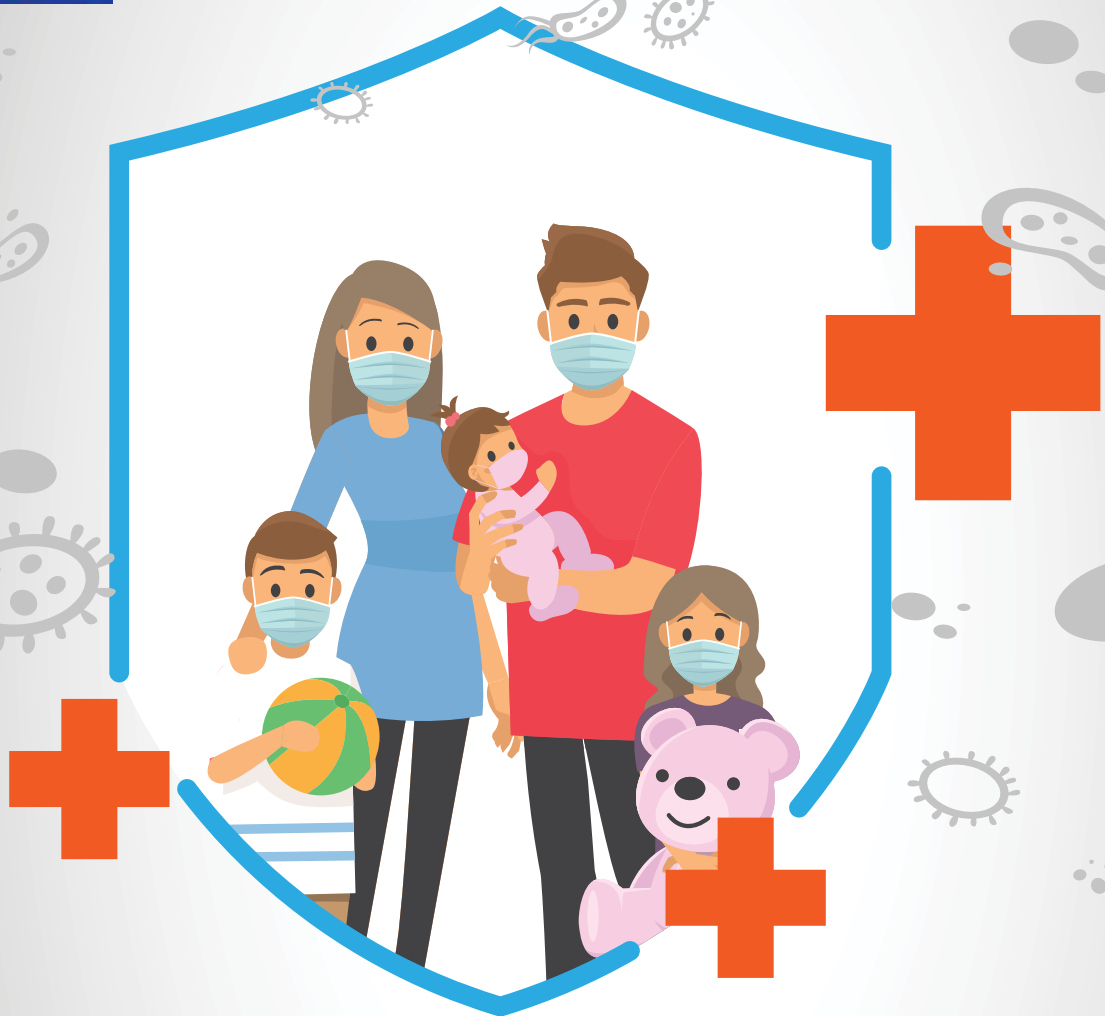


reliance

GENERAL
INSURANCE

LiveSmart



**Gear up against Coronavirus!
Get yourself and your family covered with**

Corona Kavach Policy, Reliance General

CORONA KAVACH POLICY, RELIANCE GENERAL. UIN – RELHLIP21092V012021.



WHAT IS CORONA KAVACH POLICY?

Corona Kavach Policy, Reliance General is an affordable Health Insurance policy that protects you and your family against hospitalization expenses due to COVID-19.



Need based short term indemnity health cover for COVID-19 pandemic



Sum insured on Individual and Floater basis

TABLE OF BENEFITS

Name	Corona Kavach Policy, Reliance General
Product Type	Individual/ Floater
Category of Cover	Indemnity/Benefit
Sum Insured	Rs 50,000/- (Fifty Thousand) to 5,00,000/- (Five Lakh) (in the multiples of fifty thousand) On Individual basis – SI shall apply to each individual family member On Floater basis – SI shall apply to the entire family
Policy Period	Three and Half Months (3 ½ months), Six and Half Months (6 ½ months), Nine and Half Months (9 ½ months) including waiting period.
Eligibility	Policy can be availed by persons between the age of 18 years up to 65 years as Proposer. Proposer with higher age can obtain policy for family, without covering self. 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.
Hospitalization Expenses	Medical Expenses of Hospitalization for Covid for a minimum period of 24 consecutive hours only shall be admissible
Pre Hospitalization	For 15 days prior to the date of hospitalization/home care treatment
Post Hospitalization	For 30 days from the date of discharge from the hospital/completion of home care treatment
Sub-limits	Hospital Daily Cash: 0.5% of Sum Insured per day subject to maximum of 15 days in a policy period for every insured member Home care treatment: Maximum up to 14 days per incident
AYUSH	Medical Expenses incurred for Inpatient Care treatment for Covid under Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy systems of medicines shall be covered upto sum insured during the Policy period as specified in the policy schedule.
Home Care Treatment Expenses	The Company shall indemnify costs of treatment incurred by the Insured person on availing treatment at home for Covid on Positive diagnosis of Covid in a government authorized diagnostic centre maximum up to 14 days per incident, which in the normal course would require care and treatment at a hospital but is actually taken while confined at home subject to policy terms and conditions.

PRE-INSURANCE MEDICAL EXAMINATION

- No pre-insurance medical examination test is required, irrespective of the sum insured and age of the insured* (please refer conditions)
- Underwriting loading on the standard premium rates will be applicable based on health status of the proposed Insured person
- Underwriting loading of premium will be applicable on the particular Insured's premium.

BASIS OF CLAIMS PAYMENT

- We shall make payment in Indian Rupees and In India only
- The total amount payable in respect of Base and Optional covers are limited to 100% of the Sum Insured during a policy period

BASE COVER

will include covers listed below and are in-built in the Policy benefit



COVID HOSPITALIZATION COVER

- Room Rent, Boarding, Nursing Expenses as provided by the Hospital / Nursing Home.
- Intensive Care Unit (ICU) / Intensive Cardiac Care Unit (ICCU) expenses.
- Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialist Fees whether paid directly to the treating doctor/surgeon or to the hospital
- 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
- Road Ambulance subject to a maximum of Rs.2000/- per hospitalization for the Ambulance services offered by a Hospital or by an Ambulance service provider, provided that the Ambulance is availed only in relation to Covid Hospitalization for which the Company has accepted a claim under section This also includes the cost of the transportation of the Insured Person from a Hospital to the another Hospital as prescribed by a Medical Practitioner.



HOME CARE TREATMENT EXPENSES

In this benefit, the following shall be covered if prescribed by the treating medical practitioner and is related to treatment of COVID,

- 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

Medical expenses incurred for inpatient care treatment for Covid on Positive diagnosis of COVID at any AYUSH Hospital



PRE HOSPITALIZATION

Pre-hospitalization/home care treatment medical expenses incurred, related to an admissible hospitalization/home care treatment, for a fixed period of 15 days prior to the date of admissible hospitalization/home care treatment covered under the policy.



POST HOSPITALIZATION

The company shall indemnify post hospitalization//home care treatment medical expenses incurred, related to an admissible hospitalization//home care treatment, for a fixed period of 30 days from the date of discharge from the hospital, following an admissible hospitalization covered under the policy..

OPTIONAL COVER



HOSPITAL DAILY CASH

The Company shall pay the Insured Person 0.5% of sum insured per day for each 24 hours of continuous hospitalization for which the Company has accepted a claim under Covid Hospitalization Cover. The benefit shall be payable maximum up to 15 days during a policy period in respect of every insured person.



EXCLUSIONS

- Investigation & Evaluation
- Rest Cure, rehabilitation and respite care
- Dietary supplements and substances that can be purchased without prescription
- Unproven Treatments -Expenses related to any unproven treatment, services and supplies for or in connection with any treatment.
- Any claim in relation to Covid where it has been diagnosed prior to Policy Start Date.
- Any expenses incurred on Day Care treatment and OPD treatment
- Diagnosis /Treatment outside the geographical limits of India
- Testing done at a Diagnostic Centre which is not authorized by the Government shall not be recognized under this Policy
- All covers under this Policy shall cease if the Insured Person travels to any country placed under travel restriction by the Government of India.



CLAIM PROCESS



Step 1

Inform our health claims team, RCARE, of hospital admission using the helpline number 1800 3009 given on your health card



Step 2

Submit the required documents to RCARE



Step 3

Network Hospital -

RCARE will arrange for Cashless facility

Non-Network Hospital -

For Re-imbursement claims please follow the process as mentioned in our policy wordings

PREMIUM CHART

Sum Insured & Premiums mentioned are in ₹ | Premiums mentioned exclude GST

CORONA KAVACH POLICY , RELIANCE GENERAL INSURANCE PREMIUM CHART

Age Band	Sum Insured	3 month (+15 days)	6 month (+15 days)	9 month (+15 days)
1 day - 35	50000	1,039	1,795	2,267
1 day - 35	100000	1,130	1,952	2,465
1 day - 35	150000	1,208	2,087	2,635
1 day - 35	200000	1,299	2,243	2,833
1 day - 35	250000	1,429	2,467	3,117
1 day - 35	300000	1,533	2,647	3,344
1 day - 35	350000	1,676	2,894	3,656
1 day - 35	400000	1,753	3,028	3,825
1 day - 35	450000	1,818	3,141	3,967
1 day - 35	500000	1,870	3,231	4,081
36 - 45	50000	1,196	2,066	2,609
36 - 45	100000	1,301	2,246	2,837
36 - 45	150000	1,390	2,401	3,033
36 - 45	200000	1,495	2,582	3,262
36 - 45	250000	1,645	2,840	3,587
36 - 45	300000	1,764	3,047	3,849
36 - 45	350000	1,929	3,331	4,207
36 - 45	400000	2,018	3,486	4,403
36 - 45	450000	2,093	3,615	4,566
36 - 45	500000	2,153	3,718	4,696

Age Band	Sum Insured	3 month (+15 days)	6 month (+15 days)	9 month (+15 days)
46 - 55	50000	2,403	4,151	5,243
46 - 55	100000	2,614	4,514	5,702
46 - 55	150000	2,794	4,825	6,095
46 - 55	200000	3,004	5,188	6,554
46 - 55	250000	3,304	5,707	7,209
46 - 55	300000	3,544	6,122	7,734
46 - 55	350000	3,875	6,693	8,455
46 - 55	400000	4,055	7,004	8,848
46 - 55	450000	4,206	7,264	9,175
46 - 55	500000	4,326	7,471	9,437
56 - 65	50000	4,177	7,215	9,114
56 - 65	100000	4,542	7,846	9,911
56 - 65	150000	4,856	8,388	10,594
56 - 65	200000	5,221	9,019	11,392
56 - 65	250000	5,743	9,920	12,531
56 - 65	300000	6,161	10,642	13,443
56 - 65	350000	6,735	11,634	14,696
56 - 65	400000	7,049	12,175	15,379
56 - 65	450000	7,310	12,626	15,948
56 - 65	500000	7,519	12,987	16,404

ADD-ON HOSPITAL DAILY CASH

Age Band	Sum Insured	3 month (+15 days)	6 month (+15 days)	9 month (+15 days)
1 day - 35	50000	13	26	33
1 day - 35	100000	16	29	36
1 day - 35	150000	25	43	54
1 day - 35	200000	33	57	72
1 day - 35	250000	42	72	90
1 day - 35	300000	49	86	109
1 day - 35	350000	58	100	127
1 day - 35	400000	66	114	145
1 day - 35	450000	75	129	163
1 day - 35	500000	83	143	181
36 - 45	50000	10	18	22
36 - 45	100000	20	35	44
36 - 45	150000	31	53	66
36 - 45	200000	40	70	88
36 - 45	250000	51	88	111
36 - 45	300000	61	105	133
36 - 45	350000	71	123	155
36 - 45	400000	81	140	177
36 - 45	450000	92	158	200
36 - 45	500000	101	176	222

Age Band	Sum Insured	3 month (+15 days)	6 month (+15 days)	9 month (+15 days)
46 - 55	50000	22	38	48
46 - 55	100000	44	76	96
46 - 55	150000	66	114	144
46 - 55	200000	88	151	192
46 - 55	250000	110	190	239
46 - 55	300000	132	228	287
46 - 55	350000	153	265	335
46 - 55	400000	176	304	383
46 - 55	450000	198	341	431
46 - 55	500000	220	379	479
56 - 65	50000	46	80	101
56 - 65	100000	93	161	203
56 - 65	150000	139	241	304
56 - 65	200000	186	321	406
56 - 65	250000	232	401	507
56 - 65	300000	279	482	608
56 - 65	350000	325	562	710
56 - 65	400000	372	642	811
56 - 65	450000	418	722	913
56 - 65	500000	465	803	1,014

DISCOUNTS APPLICABLE

There are 2 types of Discounts

Floater Discount

17%
DISCOUNT

Self +
Spouse

21%
DISCOUNT

Self +
Spouse +
1 Child

25%
DISCOUNT

Self +
Spouse +
2 Child

Healthcare Worker Discount

5%

Applicable only for person who is healthcare worker and must be individual basis

To make a smart choice, get in touch with us right away!



reliancegeneral.co.in

022-4890 3009 (Paid)
1800 3009 (Toll Free)



74004 22200



Connect directly with our Customer Care Executive
Call 022-3383 4185 (paid line) only for senior citizen

Contact our Insurance advisor

Go digital with us



A Smart App by Reliance General Insurance

available on



Prohibition of Rebates - Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015. 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.

Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.



**GENERAL
INSURANCE**

**An ISO 9001:2015
Certified Company**

* Pre-Policy Health Check Up Can be done in case of Adverse health conditions and at sole discretion of Underwriter proposal can be accepted, rejected or accepted with conditions.

For complete details on the benefits, coverage, terms & conditions and exclusions, visit the website www.reliancegeneral.co.in and read the sales brochure, prospectus and policy wordings together carefully before concluding sale. Tax laws are subject to change.

IRDAI Registration No. 103. Reliance General Insurance Company Limited

Registered & Corporate Office:

Reliance Centre, South Wing, 4th Floor, Off. Western Express Highway, Santacruz (East), Mumbai - 400 055.

Corporate Identity Number: U66603MH2000PLC128300. CORONA KAVACH POLICY, RELIANCE GENERAL.

UIN - RELHLIP21092V012021.

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