



THE ORIENTAL INSURANCE COMPANY LIMITED

Regd. Office: Oriental House, P.B.No.7037, A-25/27, Asaf Ali Road, New Delhi-110 002

CIN No. U66010DL1947GOI007158

CORONA KAVACH POLICY- ORIENTAL INSURANCE

SALIENT FEATURES

- i. The Policy covers Hospitalisation Expenses for In-Patient Care or Home Care Treatment incurred for treatment of Covid-19 during the Policy Period.
 - Room, Boarding, Nursing Expenses as provided by the Hospital / Nursing Home.
 - Intensive Care Unit (ICU) / Intensive Cardiac Care Unit (ICCU) expenses.
 - Expenses incurred on road Ambulance subject to a maximum of Rs.2000/- per hospitalisation.
- ii. **AYUSH** Treatment covered upto sum insured, without any sub-limits undertaken for inpatient care in AYUSH hospitals.
- iii. **Hospital Daily Cash:** 0.5% of SI/Day for each 24 hours of continuous hospitalization for treatment of Covid-19 following an admissible hospitalisation claim under this policy, as an add-on cover, for a maximum upto 15 days during a policy period in respect of every insured person.
- iv. **Pre and Post Hospitalisation** expenses covered for 15 and 30 days respectively. Pre hospitalization expenses shall cover the costs of diagnostics towards COVID – 19
- v. **Waiting Period:** 15 days from the first policy commencement date.
- vi. No deductibles in this product.
- vii. The Policy provides for Cashless Facility and/or reimbursement of Hospitalisation/Home care expenses for treatment of Covid-19. Cashless Facility will be available in Network hospitals only if TPA's service is opted in the Policy.
- viii. Sum Insured (SI) available from Rs.50 thousand to Rs.5 lacs, in multiples of Rs. 50,000.
- ix. The Policy term: 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.
- x. Maximum Entry age for any member is 65 years, without any medical examination.
- xi. Baby Day one cover facility available under the policy.

xii. Policy can be issued, as per the option of the Proposer, on (i) Individual Basis (i.e., Sum Insured shall apply separately on each Insured Person) (ii) Floater Basis (i.e., Sum Insured shall apply cumulatively to cover all Insured Persons)

xiii. **Discount**

- 5% Digital Discount: If policy taken Online where no intermediary is involved.
- 5% Discount: For Health Care workers.
- 5.5% in premium if TPA services not opted for.

xiv. Life Long Renewability, Migration and portability stipulated under Regulation 13 and 17 of IRDAI (Health Insurance) Regulations, 2016 respectively are not applicable under this policy.

For exhaustive details please refer: <https://orientalinsurance.org.in/>
