

RELIANCE

**GENERAL
INSURANCE**

A RELIANCE CAPITAL COMPANY

Reliance COVID-19 Protection Insurance Policy

Product- FAQs

Claims- FAQs (with scenarios)

Help Line Details for COVID-19

1. What is the name of the insurance policy ?

Ans – Name of the product is “Reliance Covid-19 Protection Policy”.

2. What are the coverages under this policy?

Ans - This policy gives base cover of 100% Sum Insured opted by client, on the first diagnosis of COVID-19.

Total Coverages under the COVID-19 protection policy

Diagnosis Cover (100% of SI)- If the insured person’s diagnostic test confirms COVID-19.

3. Is this a Benefit or Indemnity cover ?

Ans – This is a benefit cover.

4. What is a Benefit cover?

Ans - It is a type of cover where we pay applicable (opted by client) Sum Insured (usually as a lump sum) once the insured event is triggered.

5. What is the policy period?

Ans - Policy Period is 1 year.

6. Is this an Individual or a Family Floater cover?

Ans - This is only an Individual cover.

7. Is there any waiting period applicable for the policy?

Ans - Minimum Waiting Period of 15 days is applicable.

9. What is minimum age eligibility for purchasing this policy?

Ans - Minimum age is 3 months.

10. What is maximum age eligibility for purchasing this policy ?

Ans - Maximum age is 60 years.

11. Do I need to have a Health Policy prior to purchase of this COVID-19 policy?

Ans - You need not have any health policy.

12. What are the Sum Insured options available?

Ans - 25000/-

13. Does Hospitalization charges/room rent charges/OPD expenses get covered under this policy?

Ans - This is benefit policy and lumpsum benefit/settlement will be paid if claim is admissible, irrespective of total bill amount.

14. Can I renew the COVID-19 policy?

Ans - There is no renewal available under this policy.

15. Does this policy has worldwide coverage?

Ans - No, this policy coverage is only limited to geographical boundaries of India.

17. COVID-19 test reports from Unauthorized Testing Center will be considered?

Ans - Testing done at any Diagnostic centre other than the ones authorized by the Union Health Ministry of India shall not be recognized under this Policy.

18. Will my travel history affect my eligibility for purchasing this policy?

Ans - Yes, if you have travelled anywhere outside India in the last 45 days, then you are not eligible for the purchase of this policy.

1. Will Claim be given on only COVID-19 positive cases or any other diseases also.

Ans – This policy is applicable for only COVID-19 cases & no other disease is covered. Also, this policy will not cover any other disease arising in patients due to COVID-19.

2. A person is diagnosed with COVID-19 and has received the claimed amount. Suppose the same person is re-diagnosed with COVID-19 in the near future (during the policy period), will the claim be paid?

Ans – As this is a benefit policy, will settle the Sum Insured amount only once if the insured is COVID-19 positive. Once a claim has been settled the policy expires.

3. If a diagnosis is made during the Govt imposed Lockdown period, will the claim be paid?

Ans – Even during Govt imposed lockdown, if the insured is tested COVID-19 positive (Subject to the 15 Days Waiting period Applicable for All the Insured) – at any Govt. Authorized Centre, then the Claim shall be payable.

5. Can I claim under this policy if the COVID-19 test results are negative or inconclusive?

Ans - If the test report is negative or if Insured Person is 'Patients under investigation' (PUI) with inconclusive reports, no claim will be admissible under this policy.

6. If I have all the COVID-19 symptoms but not diagnosed , can I claim the Sum Insured under this policy?

Ans - Until the insured is not tested positive for COVID-19 in his/her reports from a Diagnostic center authorized by the Union Health Ministry of India, claim will not be paid.

7. If a person is diagnosed with COVID-19 prior to the Policy start date or within the initial 15 days waiting period, will claim be paid?

Ans - No, if the insured has been quarantined for suspected COVID-19 or diagnosed with COVID-19 prior policy start date or within the initial 15-days waiting period, the claim will not be paid.

Reliance General Insurance Help Line details for COVID-19 related queries –

Toll Free - 1800 3009

Mail on rgicl.rcarehealth@relianceada.com

Paid - 022 4890 3009

RIVA- AI Powered 24*7 Chat Assistance

WhatsApp - 74004 22200

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Thank you for your time