

Coronavirus Insurance is a Group health insurance product that provides a lump sum benefit in case the insured is diagnosed or quarantined for suspected sign and symptoms/or infection of COVID-19

Salient features:

- This Policy is applicable for groups as defined under IRDAI Group guidelines
- The product will be offered on individual Sum Insured basis
- Sum Insured options available per person per annum are:-
 - 10000
 - 25000
 - 50000
 - 75000
 - 100000
 - 150000
 - 200000
 - 250000
 - 300000
- Medical test is not required for any age and/ or Sum Insured
- Any past medical history/or travel record is not required for any age and/ or Sum Insured.

Policy Term

Policy Term: **1 Year**

Eligibility

Entry Age Adult Adult - 18 years Child - 1 day

Maximum entry age Adult - 75 years Child - up to 25 years

Coverage:

The policy provides a lump Sum Benefit for the following conditions:

- **Confirmed Diagnosis of COVID 19**

Insured is eligible for a lump sum benefit of 100% of Sum Insured if diagnosed positive for COVID-19 infection. The diagnosis should be confirmed by a Medical Practitioner along with a submission of a confirmatory test* from a Government approved laboratory or WHO approved laboratory (wherever applicable)

- **Quarantine Care for Suspected diagnosis of COVID-19**

Insured will be eligible for a lump sum benefit of 50% of Sum Insured, if he/she is required to be quarantined at a Government or Military Hospital or any Private/ Government hospital approved by the respective Government(s) or WHO, for quarantine purpose (for COVID-19). The quarantine period specified is at least 14

days for suspected COVID-19 infection. Insured will also be eligible for an additional benefit of 10% of Sum Insured in case of Quarantine, towards incidental expenses.

- In case of a claim for COVID-19 positive infection following a claim for quarantine, our liability will be restricted to 100% of Sum Insured ONLY for both the claims.

* For claims admissibility, date of sample collection for Test report, post 30 days ONLY (from policy inception) shall be valid.

30 days Waiting Period

Any claim arising from insured being quarantined for or diagnosed with COVID-19 infection within 30 days from Policy inception date of Policy with Us.

What's Not Covered

- Any condition other than quarantined for, or diagnosed with COVID-19 infection.
- Any condition with respect to the covered benefits, for which the insured had signs or symptoms, and was diagnosed, and/or received medical advice/treatment within the waiting period.
- In case sample collection date for test report is within the waiting period (30 days from inception date of Policy with Us).
- Home Quarantine.
- If the insured has travelled to those countries for which the Government has issued travel advisory. The list of countries will be updated from time to time by Government of India.
- Crew members/ staff of any Airlines, Crew members of Ships, Hospital and Health Care staff.

Disclaimer The above exclusions are indicative in nature, for detail exclusions please refer to the policy wordings. Click here to view [Policy Wordings](#).

Product Name:-Coronavirus Insurance **UIN NO:-**FGIHLGP20139V011920 **Launch Date:-**25-Mar-2020

Thank You!

We will contact you soon.