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.

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

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Thank You!

We will contact you soon.