

CORONA KAVACH POLICY BAJAJ ALLIANZ GENERAL INSURANCE COMPANY LIMITED

Customer Information Sheet

Annexure-2

(Description is illustrative and not exhaustive)

Sr. No.	TITLE	DESCRIPTION	Refer to policy clause number												
1	Product Name	Corona Kavach Policy Bajaj Allianz General Insurance Company Limited.													
2	What am I covered for	a. Hospitalization expenses- Medical expenses incurred on hospitalization for Covid for minimum period of 24 hours including pre-hospitalization expenses for a period of 15 days and post hospitalization expenses for a period of 30 days.	4.1 ,4.4,4.5												
		b. Ambulance Charges: Expenses on road Ambulance subject to a maximum of Rs.2000/- per hospitalization.	4.1												
		c. Home Care treatment expenses - Costs of treatment incurred by the insured person on availing treatment at home maximum up to 14 days per admission as per policy terms and conditions including pre-hospitalization expenses for a period of 15 days and post hospitalization expenses for a period of 30 days.	4.2												
		d. AYUSH Coverage- Medical expenses incurred on hospitalization for Covid under AYUSH Treatment	4.3												
		e. Hospital Daily Cash	5.1												
3	What are the Major exclusions in the policy	Following is a partial list of the policy exclusions. Please refer to the policy document for the complete list of exclusions:													
		a. Admission primarily for investigation & evaluation	7.1												
		b. Admission primarily for rest Cure, rehabilitation and respite care	7.2												
		c. Any claim in relation to Covid where it has been diagnosed prior to Policy Start Date.	7.5												
		d. Day Care treatment and OPD treatment	7.6												
4.	Waiting period	Expenses related to the treatment of Covid within 15 days from the policy commencement date shall be excluded	6.1												
5.	Payment basis	The Base Cover is on indemnity basis and Optional Cover is on Benefit Basis.													
6.	Cancellation	The Company may cancel the policy at any time on grounds of misrepresentation, non-disclosure of material facts fraud by the Insured Person by giving 7 days' written notice.	9.9												
7..	Claims	a. For Cashless Service:	8.1 ,8.2												
		b. For Reimbursement of Claim: For reimbursement of claims the insured person may submit the necessary documents to TPA/Company within the prescribed time limit as specified hereunder.													
		<table border="1"> <thead> <tr> <th>Sr.No.</th> <th>Type of Claim</th> <th>Prescribed Time limit</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Reimbursement of hospitalization and pre hospitalization expenses</td> <td>Within thirty days of date of discharge from hospital</td> </tr> <tr> <td>2</td> <td>Reimbursement of post hospitalization expenses</td> <td>Within fifteen days from completion of post hospitalization treatment</td> </tr> <tr> <td>3</td> <td>Reimbursement of Home Care expenses</td> <td>Within thirty days from completion of home care treatment</td> </tr> </tbody> </table>	Sr.No.	Type of Claim	Prescribed Time limit	1	Reimbursement of hospitalization and pre hospitalization expenses	Within thirty days of date of discharge from hospital	2	Reimbursement of post hospitalization expenses	Within fifteen days from completion of post hospitalization treatment	3	Reimbursement of Home Care expenses	Within thirty days from completion of home care treatment	
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2	Reimbursement of post hospitalization expenses	Within fifteen days from completion of post hospitalization treatment													
3	Reimbursement of Home Care expenses	Within thirty days from completion of home care treatment													
8	Policy Servicing	Policy Servicing Bajaj Allianz General Insurance Co. Ltd. Bajaj Allianz House, Airport Road, Yerawada, Pune 411006													

CORONA KAVACH POLICY BAJAJ ALLIANZ GENERAL INSURANCE COMPANY LIMITED

Sr. No.	TITLE	DESCRIPTION	Refer to policy clause number
9	Grievances / Complaints	<p>a. If Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at ggro@bajajallianz.co.in For updated details of grievance officer, https://www.bajajallianz.com/about-us/customer-service.html</p> <p>b. IRDAI Integrated Grievance Management System - https://igms.irda.gov.in/</p> <p>c. Insurance Ombudsman - The contact details of the Insurance Ombudsman offices have been provided as Annexure-B of Policy document.</p>	10
10	Insured's Rights	The Company shall settle or reject a claim, as the case may be, within 30 days from the date of receipt of last necessary document. However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest in any case not later than 30 days from the date of receipt of last necessary document. In such cases, the Company shall settle the claim within 45 days from the date of receipt of last necessary document.	
11	Insured's Obligation	Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may result in claim not being paid.	

Legal Disclaimer Note: The information must be read in conjunction with the product brochure and policy document. In case of any conflict between the CIS and the policy document, the terms and conditions mentioned in the policy document shall prevail.

■ Benefit Illustration in respect of Policies offered on Individual & Family Floater basis

Age of the members to be insured	Coverage opted on Individual Basis covering each member of the family separately (at a single point in time)		Coverage opted on individual basis covering multiple members of the family under as single policy (Sum Insured is available for each member of the family)				Coverage opted on floater basis with overall Sum Insured (Only one sum insured is available for the entire family)			
	Premium (For 9.5 months)	Sum Insured	Premium (For 9.5 months)	Discount	Premium after discount	Sum Insured	Premium or consolidated premium for all members of family (For 9.5 months)	Floater discount if any	Premium after discount	Sum Insured
45	2,770	500,000	2,770	NA	2,770	500,000	8,180	5%	7,771	500,000
40	2,770	500,000	2,770	NA	2,770	500,000				
20	1,320	500,000	1,320	NA	1,320	500,000				
18	1,320	500,000	1,320	NA	1,320	500,000				
Total Premium for all members of the family is Rs 8,180 when each member is covered separately (No discount applicable)			Total Premium for all members of the family is Rs 8,180 when they are covered under a single policy (No discount applicable)				Total premium when policy is opted on floater basis is Rs 7,771 (Floater discount applicable)			
Sum Insured available for each individual is Rs 500,000			Sum Insured available for each family member is Rs 500,000				Sum Insured of Rs 500,000 is available for the entire family			
Note: Premium rates specified in the above illustration shall be standard premium rates without considering any loading. Also, the premium rates shall be exclusive of taxes applicable.										