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### [Are you covered for under-trial vaccinations? Know your insurance limits](#)

T A Ramalingam, Chief Technical Officer, Bajaj Allianz General Insurance spoke to Reema Sharma of Zee Media Digital on the issues covering vulnerabilities regarding vaccination (if some sort of complications arise post vaccination).

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New Delhi: Insurance coverages are not only a factual risk or liability coverage but to a large extent, they are also a mental peace cushion for an individual. Such coverages assure the individual policy holders that should a situation go wrong, he/she has something to fall back on.

At a time when companies and governments world over are putting immense efforts to roll out a potential Covid-19 vaccine, it is also pertinent that the recipient is well informed regarding vaccination trials and if they have any insurance coverage on the same.

A high level of effort is equally important to counteract any levels of apprehensions, fears and ambiguity that the participants may be facing regarding (under trail) vaccination insurance.

It is against this backdrop that T A Ramalingam, Chief Technical Officer, Bajaj Allianz General Insurance spoke to Reema Sharma of Zee Media Digital on the issues covering vulnerabilities regarding vaccination (if some sort of complications arise post vaccination).

He also spoke on what insurance companies can offer regarding vaccination. Or, is there any scheme in the market that covers vaccination issues if any vaccination drive goes wrong? Are insurance companies giving them any cushion against such vulnerabilities? No. A common man cannot purchase any vaccination policy that is under trial. One has to be a registered volunteer to get under-trial vaccination.

Ramalingam says, "Clinical trial policies are available in the market which provide coverage to cushion the blow from legal liabilities arising from the clinical trial due to any adverse effects on the trial subjects."

Another question that comes to mind is whether there is any insurance scheme run by companies which gives buffer to individuals if such a situation arises where the vaccination drive may go wrong. Only a registered volunteer gets under-trial vaccination and it is not meant for the common man.

However, "Once the vaccine is approved and then if there are any issues in the vaccine/drug which cause negative effects during administration of the vaccine or drug then such liability is covered in the product liability policy of the pharma company. Clinical Trial Insurance will cover adverse effects during the course of trial and Product liability will take care of legal liabilities once the product is approved and sold," Ramalingam adds.