

Ayush treatment, pre and post hospitalisation costs will be covered under Corona Kavach

►From P 1

Under Corona Kavach, apart from hospitalisation expenses for a minimum of 24 hours, home healthcare, Ayush treatment and pre as well as post hospitalisation costs will be covered.

Under the Corona Kavach, no deductibles will be permitted and the policy will include the cost of treatment for any comorbid conditions, including pre-existing comorbidities along with Covid treatment.

Under 'Corona Rakshak Policy', "lump sum benefit equal to 100% of the sum insured shall be payable on positive diagnosis of Covid, requiring hospitalization for a minimum continuous period of 72 hours. The positive diagnosis of Covid shall be from a government authorized diagnostic centre," Insurance Regulatory and Development Authority guidelines said.

► Covid hospitalization expenses on hospitalization for a minimum period of 24 hrs. It will cover room rent, nursing expenses, medical practitioner, specialist fees (including consultation through telemedicine), drugs, diagnostics costs as well as PPE kit, gloves and mask

► ICU /ICCU expenses and expenses incurred on ambulance covered up to a maximum of ₹2,000

► Pre-hospitalization medical expenses incurred for a period of 15 days prior to the date of hospitalization/home care treatment

► Home care treatment expenses up to 14 days where the medical practitioner advises the insured person to undergo treatment at home covered. Includes diagnostic tests undergone at home or at diagnostics centre, medicines, consultation charges, nursing charges. Medical procedures limited to parenteral administration of medicines and cost of pulse oximeter, oxygen cylinder and nebulizer

► AYUSH treatment in a government authorized diagnostic centre covered

► Post-hospitalization medical expenses incurred for a period of 30 days from the date of discharge from the hospital/ completion of home care treatment



head (retail health underwriting), Bajaj Allianz General Insurance, said. "These policies will cater to people who currently don't have a holistic health insurance policy. The policy coverages, terms & conditions are standard across insurers and the USP would be a wide network of hospitals for cashless facilities."

Milind V Kolhe, chief underwriting and reinsurance officer, Bharti AXA General Insurance said claims management will be an important aspect of these products and insurers are working closely with the General Insurance Council to bring rationalization in the treatment costs.

Commenting on the guidelines, Rashmi Nandargi,