

[Will your insurance policy cover monkeypox?](#)

As apprehensions over monkeypox grows, so do questions about health insurance policies and whether they cover this particular disease if one were to contract it when travelling. Experts weigh in.



The World Health Organization (WHO) does not expect monkeypox to turn into another pandemic, but there are many apprehensions about the disease ranging from how it spreads to how infectious it could be. There are also doubts relating to insurance coverage of the disease. Will a travel policy trigger if one contracts the disease while travelling abroad? Will a health insurance policy cover hospitalisation expenses incurred in India?

“With regard to international travel insurance, it is important to note that certain travel policies only cover accidental death and accidental hospitalization, but not medical hospitalization. If a customer opts for the medical expense feature in her travel policy, only then all her emergency medical costs such as hospitalization costs, outpatient and cashless hospitalization will be covered during a foreign trip,” explained Rakesh Jain, CEO of Reliance General Insurance.

As of May 26, a cumulative total of 257 laboratory confirmed cases and around 120 suspected cases have been reported to WHO from over 23 countries. WHO also said that additionally, the sudden

appearance and wide geographic scope of many sporadic cases indicates that widespread human-to-human transmission is already underway, and the virus may have been circulating unrecognised for several weeks or longer.

Bhaskar Nerurkar, Head – Health Administration Team, Bajaj Allianz General Insurance, confirms, “Monkeypox being a viral infection is covered under Bajaj Allianz General Insurance’s Travel as well as regular Health Indemnity policies. Currently, none of our policies has any exclusions specific to monkeypox.”

Any illnesses contracted and treatments taken during an international trip are covered in travel insurance under the medical expense feature to the extent of sum insured limits or sub-limits. “Co-habitation, nonetheless, is usually not included in the policy cover. It is, therefore, prudent to read about the policy features and exclusions in detail and choose the right add-ons to ensure one is adequately covered,” said Jain.

Will your health insurance policy cover the disease if contracted in India?

“We need to understand that all infectious diseases, including monkeypox, are covered under basic health insurance policy. If a person is diagnosed and hospitalized in India upon/after arrival, then it will be covered under an individual health insurance policy and not in travel insurance policy. A travel insurance policy ceases to be valid once the travel is completed,” Jain added.

According to WHO the situation is evolving rapidly and it expects that there will be more cases identified as surveillance expands in non-endemic countries, as well as in countries known to be endemic who have not recently been reporting cases.