Ask THE EXPERT

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GENERAL INSURANCE

Colonoscopy done in hospital or day care centre is covered

Is colonoscopy done at doctor's clinic reimbursed under Family Floater mediclaim policy?
Bhalchandra Kulkarni

Colonoscopy is an advanced diagnostic procedure. Its admissibility generally depends on the respective policy terms and conditions. Generally, the admissibility is considered if the procedure is conducted under day care procedure in a hospital/day care centre.

Me and my husband are 67 years old and we are planning to buy health insurance policy. There are insurers which provide health insurance with age group limit till 70 years old. Please suggest how we should go about buying health insurance.
Hutoxy Fatakia

The age capping for health insurance varies from company to company and is only for the entry age. I strongly urge you to buy health insurance, as it's never too late for a robust cover. In fact, most insurers have specifically designed health insurance policies for senior citizens which may take care of the your age criteria. There are a few health insurance policies available with extended lifetime entry, which means that you can opt for the policy at any age. The acceptance would depend on the health condition and the medical test reports. You will be pleased to know that health insurance once bought can be renewed throughout your life.

I am senior citizen. I was hospitalised for a urinary problem. When I claimed insurance, the TPA rejected it saying it is not covered under my policy. Can I speak to the insurance company for the reason why they rejected my policy?
R S Mehra

Claim admissibility is based on the terms, conditions, coverage and exclusions of the policy you have purchased. As some broad rule, health insurance policies typically do not cover a pre-existing medical condition, unless expressly mentioned. Even if these are covered their acceptance is post a waiting period as specified by the insurance company. Secondly, hospitalisation is typically required for a claim, unless the policy also covers day care procedures or is specifically for Out Patient Department expenses. If the claim is rejected, the insurance company typically gives a letter with details of the same. However, you can contact the customer care centre for understanding your coverage and policy terms and conditions to your satisfaction.

My daughter is studying in Pune and I want to buy her a second hand scooter. Can I buy insurance for the scooter? Since it is old will we get insurance for it?
Ravi Kamath

You can buy motor insurance for a second-hand vehicle and you definitely should at least buy a third-party liability cover, as it is mandatory as per law in India. Apart from it being mandatory I strongly urge you to buy it to protect your financial interests. We have seen single Third Party (TP) Liability claims of Rs 15 crore, which without insurance would fall on an individual to pay. I would advise you to buy a comprehensive motor insurance cover, which a combination of TP and Own Damage cover. For the own damage part, most insurers seek an inspection of the vehicle, which you can now do on your own using your smart phone and the insurers app, where the photos get uploaded and approved instantly. For insuring your second hand scooter, you need to produce the Registration Certificate if the same has been transferred in the name of the new owner or Form Number 29 and 30 to the insurance company to buy motor insurance. With these documents in place, you can either transfer the insurance policy of the previous owner to the new owner or buy a completely new motor insurance policy of your choice.

Send your queries related to general insurance to personalfinance@dnaindia.net.