

Dear Customer,

We are here to help you and are sharing a list of frequently asked questions. While we have tried to answer the relevant portion of your query, we also advise you to go through the policy document for all the Terms and Conditions. Please approach our TPA for further guidance or write to us on covid.mediclaim@newindia.co.in.

1. Does my existing health policy cover Covid?

As such we have not excluded the COVID19 infections and its medical management from the scope of our standard health insurance policies. Hence it is included in our Mediclaim Policies. To make the matter further clear, it is stated that we shall cover it as any other ailment, provided there is a minimum 24 hours of Hospitalization as per the mandatory requirement of the policy terms and conditions.

2. My policy is due for renewal. I am not able to go to concerned office due to present covid surge for payment of premium. How to renew the policy?

- a. One of the options is, the concerned Agent of the policy can be contacted by the customer, and the policy can be renewed in the Agents' Portal.
- b. Another option is, you can register in the Customer Portal at www.newindia.co.in and link the listed policy in the profile. After that you can renew it online before or within 30 days of expiry of the policy and the premium can be remitted through Payment Gateway.

3. I do not have a mediclaim policy. Can I take a Health Insurance now and if I am hospitalized, whether I can claim under this policy from day one?

Yes, you can take health insurance policy and if you are above 50 years of age, pre acceptance medical check up is required and proposal can be accepted based on medical reports.

Claim for hospitalization will be subject to terms and conditions of the policy.

4. Can I pay the premium online?

Yes, the premium can be paid online.

5. Is there any exclusive policy for covering Covid pandemic?

Yes. We have launched exclusive policy viz, Corona Kavach, The New India Assurance Co. Ltd. To cover expenses incurred for treatment of COVID 19.

6. Can the policy be taken online?

Yes. The policy can be taken online from our customer portal.

You can visit <https://www.newindia.co.in/portal/product/knowMore/HEALTH/CZ> to buy the Policy online.

7. Is there any discount for taking the policy online?

Yes. There is 10% digital discount for taking the policy online.

8. What is the duration for which we can take Corona Kavach policy?

This policy can be issued for 3 ½ (105 days), 6 ½ months (195 days) and 9 ½ months (285 days).

9. What is the sum insured available under this policy?

The sum insured available under this policy is from Rs.50000 to Rs. 5,00,000 in multiples of Rs.50,000.

10. Is there any discount for Health Care workers under the Corona Kavach policy?

Yes. We offer special discount of 5% for covering health care workers and their family.

11. Can the Corona Kavach policy be taken for the whole family?

The policy can be taken either on individual basis or on floater basis for the whole family.

12. Can the Corona Kavach policy be renewed?

Yes. The policy can be renewed.

13. Is there a waiting period under the Corona Kavach policy?

Yes. There is a waiting period of 15 days from the date of inception of policy.

However, this waiting period is not applicable if the policy is renewed continuously without break in insurance.

14. Are there any optional covers under the Corona Kavach policy?

Yes. Hospital cash @0.5% for maximum 15 days of hospitalization is available subject to payment of additional premium.

15. What is the exclusive feature of Corona Kavach policy?

It covers hospitalization expenses and/or home care treatment under medical supervision subject to certain conditions.

16. What is necessary to avail Home Care treatment under corona kavach policy?

Home care treatment under Corona Kavach policy is allowed in the following circumstances:

- a) The Medical practitioner advises the Insured person to undergo treatment at home.
- b) There is a continuous active line of treatment with monitoring of the health status by a medical practitioner for each day through the duration of the home care treatment.
- c) Daily monitoring chart including records of treatment administered duly signed by the treating doctor is maintained.
- d) Insured shall be permitted to avail the services as prescribed by the medical practitioner including telemedicine.

17. Is the treatment covered under Corona Kavach policy if one is tested negative for Corona?

No. The Corona Kavach policy will be triggered only if one is tested positive after a waiting period of 15 days.

18. In case of claim, what should I do and whom should I contact?

The claims are being serviced by the Third Party Administrator (TPA) whose name and contact details are printed in the policy schedule including toll free numbers. The contact details of the TPA are also available in the website.

19. Is treatment taken in make shift or temporary hospitals covered under the policies?

Yes. Treatment taken at make-shift or temporary hospitals as permitted by Government /set up by will be covered.

20. Can I upload the soft copies of my claim documents for settlement of my claim if I am unable to submit the hard copies?

Yes. Keeping the difficulties faced in the current pandemic, the claims are being settled on scanned documents subject to complying with certain formalities thereafter.

21. Is cashless benefit available for settlement of claims?

Yes. Cashless benefit is available in all our network hospitals.

22. Is the cost of quarantine for COVID 19 covered under the policy?

Quarantine is done only to restrict a person's contact with others and hence the expenses incurred are not payable.

23. Will the diagnostic test for COVID 19 covered under the policy if tested positive?

Yes, provided the insured person is Hospitalised at the designated hospital or hospitals permitted by ICMR for a minimum of 24 hours requiring indoor confinement and treatment. Standalone test not followed by an admissible claim under the policy is not covered.

24. If one of the members in a family is found positive, will the testing charges of the other family members also be covered under Corona Kavach policy?

The testing charge will be covered provided:

- The person is covered under the policy
- Tested positive after waiting period of 15 days
- Expenses incurred towards the treatment including testing charges.

25. Is the cost of Covid vaccination covered under the policy?

No. Cost of vaccination comes under permanent exclusion of the policy.

26. Are the complications if any suffered on taking the Covid vaccination covered under the policies?

Yes. Complications arising if any on taking the Covid vaccination and which requires hospitalization for a minimum period of 24 hours is covered under the policy.

27. What happens when I undergo testing for COVID 19 and it turns out negative? Will I get the expenses for the investigation reimbursed under the Corona Kavach policy?

No. Such expenses will not be considered under the said policy.

28. Will the cost of injections used for treatment of Covid 19 covered under the policy?

Yes. The cost of treatment protocol as stipulated by ICMR will be covered as per the terms and conditions of the policy.

29. Is Daily hospital cash allowance payable in case of isolation/home care treatment?

Daily hospital cash allowance is an optional cover under the policy and is payable only in case of hospitalization as per terms and conditions of the policy.

30. How many days of pre and post hospitalization expenses are covered under the health insurance policies?

Under Corona Kavach policy is 15 and 30 days respectively. Under General health insurance policies, it is 30 and 60 days respectively.

31. What do I do if I need some other information or issues regarding covid 19 coverage and treatment?

Please write to covid.mediclaim@newindia.co.in or call our toll free no : 1800-209-1415.