



Corona Kavach Policy,
Future Generali India Insurance Company Limited

Promise your
family safety
and security.

Cover against expenses
at every step of hospitalization
or home care due to COVID-19.

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 **FUTURE
GENERALI**
TOTAL INSURANCE SOLUTIONS



What is Corona Kavach Policy, Future Generali India Insurance Company Limited?

Corona Kavach Policy, Future Generali India Insurance Company Limited is an affordable health insurance policy that safeguards your entire family against hospitalization expenses due to COVID-19.

BENEFITS



- Need based short term indemnity health cover for COVID-19 pandemic
- Sum insured on Individual and Floater basis

TABLE OF BENEFITS

Name	Corona Kavach Policy, Future Generali India Insurance Company Limited
Product Type	Individual/ Floater
Category of Cover	Indemnity/Benefit
Sum insured	Rs 50,000/- (Fifty Thousand) to 5,00,000/- (Five Lakh) (in the multiples of fifty thousand) On Individual basis – SI shall apply to each individual family member On Floater basis – SI shall apply to the entire family
Policy Period	Three and Half Months (3 ½ months), Six and Half Months (6 ½ months), Nine and Half Months (9 ½ months) including waiting period.
Eligibility	Policy can be availed by persons between the age of 18 years up to 65 years as Proposer. Proposer with higher age can obtain policy for family, without covering self. Policy can be availed for Self and the following family members i. legally wedded spouse. ii. Parents and Parents-in-law. iii. Dependent Children (i.e. natural or legally adopted) between the day 1 of age to 25 years. If the child above 18 years of age is financially independent, he or she shall be ineligible.
Hospitalization Expenses	Medical Expenses of Hospitalization for Covid for a minimum period of 24 consecutive hours only shall be admissible
Pre Hospitalization	For 15 days prior to the date of hospitalization/home care treatment
Post Hospitalization	For 30 days from the date of discharge from the hospital/completion of home care treatment
Sub-limits	Hospital Daily Cash: 0.5% of Sum Insured per day subject to maximum of 15 days in a policy period for every insured member Home care treatment: Maximum up to 14 days per incident
AYUSH	Medical Expenses incurred for Inpatient Care treatment for Covid under Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy systems of medicines shall be covered upto sum insured during the Policy period as specified in the policy schedule.
Home Care Treatment Expenses	The Company shall indemnify costs of treatment incurred by the Insured person on availing treatment at home for Covid on Positive diagnosis of Covid in a government authorized diagnostic centre maximum up to 14 days per incident, which in the normal course would require care and treatment at a hospital but is actually taken while confined at home subject to policy terms and conditions.

PRE-INSURANCE MEDICAL EXAMINATION



- No pre-insurance medical examination test is required, irrespective of the sum insured and age of the insured
- Underwriting loading on the standard premium rates will be applicable based on health status of the proposed Insured person. It will take into consideration the adverse health conditions declared on the proposal form.
- Underwriting loading of premium will be applicable on the particular Insured's premium.

BASIS OF CLAIMS PAYMENT



- We shall make payment in Indian Rupees and In India only
- The total amount payable in respect of Base and Optional covers are limited to 100% of the Sum Insured during a policy period

BASE COVERS – will include covers listed below and are in-built in the Policy benefit

1. COVID HOSPITALIZATION COVER



- Room Rent, Boarding, Nursing Expenses as provided by the Hospital / Nursing Home.
- Intensive Care Unit (ICU) / Intensive Cardiac Care Unit (ICCU) expenses.
- Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialist Fees whether paid directly to the treating doctor / surgeon or to the hospital
- Anesthesia, blood, oxygen, operation theatre charges, surgical appliances, ventilator charges, medicines and drugs, costs towards diagnostics, diagnostic imaging modalities, PPE Kit, gloves, mask and such similar other expenses.
- Road Ambulance subject to a maximum of Rs.2000/- per hospitalization for the Ambulance services offered by a Hospital or by an Ambulance service provider, provided that the Ambulance is availed only in relation to Covid Hospitalization for which the Company has accepted a claim under section This also includes the cost of the transportation of the Insured Person from a Hospital to the another Hospital as prescribed by a Medical Practitioner.

2. HOME CARE TREATMENT EXPENSES



In this benefit, the following shall be covered if prescribed by the treating medical practitioner and is related to treatment of COVID,

- a. Diagnostic tests undergone at home or at diagnostics centre
- b. Medicines prescribed in writing
- c. Consultation charges of the medical practitioner
- d. Nursing charges related to medical staff
- e. Medical procedures limited to parenteral administration of medicines
- f. Cost of Pulse oximeter, Oxygen cylinder and Nebulizer

3. AYUSH TREATMENT



Medical expenses incurred for inpatient care treatment for Covid on Positive diagnosis of COVID at any AYUSH Hospital

4. PRE HOSPITALIZATION



Pre-hospitalization/home care treatment medical expenses incurred, related to an admissible hospitalization/home care treatment, for a fixed period of 15 days prior to the date of admissible hospitalization/home care treatment covered under the policy.

5. POST HOSPITALIZATION



The company shall indemnify post hospitalization//home care treatment medical expenses incurred, related to an admissible hospitalization//home care treatment, for a fixed period of 30 days from the date of discharge from the hospital, following an admissible hospitalization covered under the policy.

OPTIONAL COVER

1. HOSPITAL DAILY CASH



The Company shall pay the Insured Person 0.5% of sum insured per day for each 24 hours of continuous hospitalization for which the Company has accepted a claim under Covid Hospitalization Cover. The benefit shall be payable maximum up to 15 days during a policy period in respect of every insured person.

EXCLUSIONS



- Any claim in relation to Covid where it has been diagnosed prior to Policy Start Date.
- Admission primarily for investigation & evaluation
- Day Care treatment and OPD treatment
- Expenses related to any unproven treatment, services and supplies for or in connection with any treatment.
- Inoculation/Vaccination
- Diagnosis /Treatment outside the geographical limits of India Testing done at a Diagnostic centre which is not authorized by the Government shall not be recognized under this Policy Expenses related to any unproven treatment, services and supplies for or in connection with any treatment.

*The above list is indicative in nature, please refer to policy wordings for complete details.

CLAIM ASSISTANCE



**In case of claim please contact:
Claims Department
Future Generali Health (FGH)**

Future Generali India Insurance Co. Ltd.,
Office No. 3, 3rd Floor, "A" Building, G-O-Square
S. No. 249 & 250, Aundh Hinjewadi Link Road, Wakad, Pune - 411 057.
Toll Free Number: 1800 103 8889 / 1800 209 1016
Toll Free Fax: 1800 103 9998 / 1800 209 1017
Email: fgh@futuregenerali.in

PREMIUM TABLES (Exclusive of Goods and Services Tax)

1. INDIVIDUAL

a) Premium for 3 ½ months policy tenure is:

Age band/SI	50000	1 L	1.5 L	2 L	2.5 L	3 L	3.5 L	4 L	4.5 L	5 L
0-39 years	225	263	289	316	410	436	468	491	521	552
40-59 years	283	395	504	591	753	839	941	1,019	1,117	1,216
60-65 years	414	673	931	1,166	1,470	1,678	1,923	2,109	2,346	2,584

b) Premium for 6 ½ months policy tenure is:

Age band/SI	50000	1 L	1.5 L	2 L	2.5 L	3 L	3.5 L	4 L	4.5 L	5 L
0-39 years	284	331	364	398	517	550	589	619	657	695
40-59 years	357	498	636	745	949	1,058	1,187	1,284	1,409	1,533
60-65 years	522	848	1,173	1,469	1,853	2,115	2,424	2,658	2,957	3,257

c) Premium for 9 ½ months tenure is:

Age band/SI	50000	1 L	1.5 L	2 L	2.5 L	3 L	3.5 L	4 L	4.5 L	5 L
0-39 years	342	400	440	480	624	664	711	747	793	839
40-59 years	431	601	767	899	1,145	1,277	1,432	1,549	1,700	1,850
60-65 years	630	1,023	1,416	1,773	2,236	2,552	2,925	3,207	3,568	3,930

2. PREMIUM FOR HOSPI-CASH COVER (OPTIONAL COVER)

Hospi-cash premium would be calculated as a % of indemnity premium for all three tenures – 3 ½ months, 6 ½ months and 9 ½ months where

- 0-39 years hospi-cash premium would 3% of 0-39 indemnity premium
- 40-59 years hospi-cash premium would 5% of 40-59 indemnity premium
- 60-65 years hospi-cash premium would 6% of 60-65 indemnity premium.

3. FLOATER DISCOUNT

Age band/SI	50000	1 L	1.5 L	2 L	2.5 L	3 L	3.5 L	4 L	4.5 L	5 L
1+1	7%	7%	7%	7%	7%	7%	6%	6%	6%	6%
1+2	8%	7%	7%	7%	7%	7%	7%	7%	7%	7%
1+3	9%	8%	7%	7%	7%	7%	7%	7%	7%	7%
1+4	10%	9%	8%	7%	7%	7%	7%	7%	7%	7%
1+5	11%	10%	9%	8%	7%	7%	7%	7%	7%	7%
1+6	12%	11%	10%	9%	8%	7%	7%	7%	7%	7%
1+7	13%	12%	11%	10%	9%	8%	8%	8%	8%	8%
1+8	14%	13%	12%	11%	10%	9%	9%	9%	9%	9%
1+9	15%	14%	13%	12%	11%	10%	10%	10%	10%	10%

(Premium for Member 1 + Premium for Member 2 + + Premium for Member x) * (1 – Floater discount% applicable)

The floater discount % is as per table above.

4. DISCOUNTS

- a) **Family Discount:** 5% discount is applicable in case two or more family members are covered with individual sum insured basis in the same policy
- b) **Health Care Worker** –5% discount in case of policies where the proposer/insured is a Health care worker. Insured need to provide an ID proof along with the proposal form, in case he/she is a health care worker.

Call us at: 1800 102 2355
Future Generali India Insurance Company Limited (IRDAI
Regn. No.: 132)
(CIN: U66030MH2006PLC165287)
Regd. and Corp. Office: Indiabulls Finance Centre, Tower 3,
6th Floor, Senapati Bapat
Marg, Elphinstone Road (W), Mumbai - 400013.
Fax: 022-4097 6900 | Email: fgcare@futuregenerali.in.
ARN: FG-NL/PD/MKTG/ENG/KAVACH2020-001BRO
UIN: FGIHLIP21076V012021
ISO Ref. No.: FGH/UW/RET/244/01
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SECTION 41(2). OF INSURANCE ACT, 1938 - AS AMENDED,;
PROHIBITS REBATES:

No person shall allow or offer to allow either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate except such rebate as may be allowed in accordance with the published prospectuses or tables of the Insurer.

Any person making default in complying with the provisions of this section shall be punishable with fine, which may extend to Ten Lakhs Rupees.



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