

CORONA RAKSHAK POLICY

UNIVERSAL SOMPO GENERAL INSURANCE COMPANY



Slowly and steadily, we are getting back on track again. And it makes us hopeful for a better tomorrow. So, let's step into this new phase with absolute positivity and with the protection of USGI Corona Rakshak.

ELIGIBILITY:

Minimum entry age: 18 years
Maximum entry age: 65 years

SUM INSURED OPTIONS:

Rs. 50,000 (fifty Thousand) to **Rs. 2,50,000** (Two & half lakh)
(in the multiples of fifty thousand).

WAITING PERIOD:

Expenses related to the treatment of Covid within 15 days from the first policy commencement date shall be excluded.

COVERAGE:

The cover listed below is in-built Policy benefit and shall be available to all insured Persons in accordance with the procedures set out in this Policy.

Covid Cover

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.

EXCLUSIONS:

Following is a partial list of the policy exclusions. Please refer to the policy document for the complete list of exclusions:

- a. Admission primarily for investigation & evaluation
- b. Any diagnosis which is not related and not incidental to COVID is not covered in this Policy
- c. Testing done at a Diagnostic center which is not authorized by the Government shall not be recognized under this Policy

COVERAGE TYPE:

Individual

POLICY PERIOD:

Three and half months (3½ months)
Six and half months (6 ½ months)
Nine and half months (9 ½ months)

LOADING:

Loading of 100% is applicable for person suffering with any of the below Co-morbid conditions		
Respiratory Diseases like Asthma, COPD etc.	Lung Fibrosis (Cystic Fibrosis, Pulmonary Fibrosis etc.)	Pulmonary Tuberculosis

Loading of 50% is applicable for person suffering with any of the below Co-morbid conditions			
Diabetes Mellitus Type I & II	Chronic Kidney Disease	Hypertension	Cardio-vascular Diseases
Stroke/ CVA, Circulatory diseases	All types of Cancer	HIV	Auto Immune Diseases

Premium with GST

Policy Period: 3 Months 15 days

Age Band	Sum Insured				
	50K	1lac	1.5Lac	2lac	2.5lac
18 years - 55 years	136	273	408	545	681
56 years - 65 years	218	435	654	871	1089
Above 65 years	408	817	1225	1634	2043

Policy Period: 6 Months 15 days

Age Band	Sum Insured				
	50K	1lac	1.5Lac	2lac	2.5lac
18 years - 55 years	273	545	817	1089	1362
56 years - 65 years	435	871	1307	1743	2178
Above 65 years	817	1634	2451	3267	4085

Policy Period: 9 Months 15 days

Age Band	Sum Insured				
	50K	1lac	1.5Lac	2lac	2.5lac
18 years - 55 years	386	772	1158	1543	1929
56 years - 65 years	617	1234	1851	2469	3086
Above 65 years	1158	2315	3472	4629	5787