

Corona Kavach Policy, Universal Sompo General Insurance Company Prospectus

Introduction

The Covid-19 pandemic has been quite the most far-reaching event of our times presenting a combination of mass health, financial and environmental crises. As a challenge, it is evolving and its aspects and magnitude remain unpredictable.

Scope, Eligibility and Policy Period

➤ **Who can be covered?**

- Minimum entry age: 18 years
- Maximum entry age: 65 years
 - Dependent children (natural or legally adopted)- day 1 to 25 yrs (If the child above 18 years of age is financially independent, he or she shall be ineligible for coverage in the subsequent renewals)

➤ **What Relationships that can be covered under the policy?**

Self, Legally wedded Spouse, Dependent Children, Parents and Parents-in-law.

➤ **What are Types of the Policy?**

Individual & Floater Sum Insured

➤ **What are Sum Insured options available?**

Rs. 50,000 (fifty Thousand) to 5,00,000 (Five lakh) (in the multiples of fifty thousand).

➤ **What is Category of Cover in the policy?**

The cover shall be made available on Indemnity basis only.

➤ **What is the policy period?**

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

➤ **Is there any Discounts in the policy?**

Health Care Worker: 5% discount in premium.

➤ **What are Waiting Periods?**

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

➤ **Coverage:**

- a) Hospitalization expenses- Medical expenses incurred on hospitalization for Covid for minimum period of 24 hours including pre-hospitalization expenses for a period of 15 days and post hospitalization expenses for a period of 30days.
- b) Ambulance Charges: Expenses on road Ambulance subject to a maximum of Rs.2000/- per hospitalization.
- c) Home Care treatment expenses-Costs of treatment incurred person on by the on availing treatment at home maximum up to 14 days per admission as per policy terms and conditions including pre-hospitalization expenses for a period of 15 days and post hospitalization expenses for a period of 30days.
- d) AYUSH Coverage- Medical expenses incurred on hospitalization for Covid under AYUSH Treatment
- e) Hospital Daily Cash (Optional Cover)

➤ **What are the Major exclusions in the policy?**

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. Admission primarily for rest Cure, rehabilitation and respite care
- c. Any claim in relation to Covid where it has been diagnosed prior to Policy Start Date.
- d. Day Care treatment and OPD treatment

Notices and Claims

Any notice, direction or instruction given under this Policy shall be in writing and delivered by hand, post, or facsimile to:

- **Address: Universal Sampo General Insurance Co. Ltd**
- Unit No. 601 & 602, 6th Floor, Reliable Tech Park, Cloud City Campus; Gut No-31, Mouje Elthan, Thane- Belapur Road, Airoli, Navi Mumbai- 400708

Toll Free Numbers: 1800 267 4030

- **Landline Numbers:** (022)- 39635200
- **E-mail Address:** contactus@universalsompo.com

Insurance Act 1938, Section 41- Prohibition of Rebates

1. 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 or risk relating to lives or property in India, any rebate of the 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 prospectus or tables of the Insurer.
2. Any person making default in complying with the provisions of this section shall be punishable with fine, which may extend to Ten Lakhs rupees.

Premium (without GST)

Benefit Illustration in respect of policies offered on Individual and family floater basis

Age of the Members Insured (in number of Completed years)	Coverage Opted on Individual Basis covering each member of the family separately (at a single point in time)		Coverage opted on Individual Basis covering multiple members of the family a under single policy (Sum Insured is available for each member of the family)				Coverage opted on family floater basis with overall Sum Insured (Only one sum insured is available for the entire family)			
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount (Rs.), if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or consolidated premium for all members of family (Rs.)	Floater discount (Rs.), if any	Premium after discount (Rs.)	Sum Insured (Rs.)
41	2,504	5,00,000	2,504	0	0	5,00,000	2,504	1,002	4,006	5,00,000
35	2,504	5,00,000	2,504			5,00,000	2,504			5,00,000
* Illustration - 2 Adult members (Self & Spouse), Policy period of 9 ½ months	Total Premium for all members of the family is Rs. 5,008/-, when each member covered separately. Sum Insured available for each Individual is Rs. 5,00,000/-		Total Premium for all members of the family is Rs. 5008/-, when they are covered under single policy. Sum Insured available for each family member is Rs. 5,00,000/-				Total Premium when policy opted for family floater basis is Rs. 4006/-, Sum Insured of Rs. 5,00,000/- is available for entire family.			

* Premium exclusive of GST

Policy Period: 3 Months 15 days

Age Band	Sum Insured (in Rs. Lacs)									
	0.5	1	1.5	2	2.5	3	3.5	4	4.5	5
Up to 17 years	85	167	229	260	311	362	465	516	567	619
18 years - 55 years	122	239	327	371	444	518	664	737	811	884
56 years - 65 years	195	383	523	594	711	828	1,062	1,180	1,297	1,414
Above 65 years	366	717	981	1,113	1,333	1,553	1,992	2,212	2,432	2,652

Policy Period: 6 Months 15 days

Age Band	Sum Insured (in Rs. Lacs)									
	0.5	1	1.5	2	2.5	3	3.5	4	4.5	5
Up to 17 years	171	335	458	519	622	725	930	1,032	1,135	1,237
18 years - 55 years	244	478	654	742	888	1,035	1,328	1,475	1,621	1,768
56 years - 65 years	390	765	1,046	1,187	1,422	1,656	2,125	2,359	2,594	2,828
Above 65 years	731	1,434	1,962	2,226	2,665	3,105	3,984	4,424	4,863	5,303

Policy Period: 9 Months 15 days

Age Band	Sum Insured (in Rs. Lacs)									
	0.5	1	1.5	2	2.5	3	3.5	4	4.5	5
Up to 17 years	242	474	649	736	881	1,026	1,317	1,462	1,608	1,753
18 years - 55 years	345	677	927	1,051	1,259	1,466	1,881	2,089	2,297	2,504
56 years - 65 years	552	1,084	1,482	1,682	2,014	2,346	3,010	3,342	3,675	4,007
Above 65 years	1,036	2,032	2,780	3,153	3,776	4,399	5,644	6,267	6,890	7,513
