



**Together we'll beat Coronavirus!  
Get covered with**

**Corona Rakshak Policy, Reliance General**



## WHAT IS CORONA RAKSHAK POLICY?

Corona Rakshak Policy, Reliance General is an affordable Health Insurance policy that covers treatment costs of Coronavirus for you and your family members if you get infected with COVID-19.



Need based short term benefit health cover for COVID-19 pandemic



Sum insured on Individual basis



Lump Sum Benefit  
100% of SI\*



Hassle Free  
Claim Settlement

\*Payable to positive cases requiring hospitalisation for minimum 72 hours

## Detailed benefits covered under Corona Rakshak Policy, Reliance General

Benefit	Description
Product Type	Individual
Sum Insured	50k,1L,1.5L,2L,2.5L
Policy Period	Three and Half Months (3 ½ months), Six and Half Months (6 ½ months), Nine and Half Months (9 ½ months) i.e .105 days , 195 days and 285 days respectively including waiting period.
Eligibility	Adult Age 18 yrs to 65 yrs*
Coverage	100% of Sum Insured if diagnosis confirms presence of COVID-19 & requiring hospitalization for continuous 72 hours



### 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
- Underwriting loading of premium will be applicable on the particular Insured's premium.



### POLICY CANCELLATION

The company may cancel the policy at anytime on grounds of mis-representation, non-disclosure of material facts, fraud by insured person, by giving 7days written notice. There would be no refund of premium on cancellation on grounds of mis-representation.



### WAITING PERIOD

The Company shall not be liable for any claim arising for COVID within 15 days from the first policy commencement date.



### EXCLUSIONS\*

1. Investigation & Evaluation
  - a. Expenses related to any admission primarily for diagnostics and evaluation purposes.
  - b. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment

2. Any diagnosis which is not related and not incidental to COVID is not covered in this Policy
3. Testing done at a Diagnostic centre which is not authorized by the Government shall not be recognized under this Policy
4. Any claim with respect to COVID manifested prior to commencement date of this policy or during the waiting period
5. Cover under this Policy shall cease if the Insured Person travels to any country placed under travel restriction by the Government of India.

\*All exclusions are subject to terms and conditions of the policy, please read complete policy wordings before concluding sales



## CLAIM PROCESS



### Step 1

Inform our health claims team, RCARE, of hospital admission using the helpline number 1800 3009 given on your health card



### Step 2

Submit the required documents to RCARE



### Step 3

**Network Hospital -**  
RCARE will arrange for Cashless facility  
**Non-Network Hospital -**  
For Re-imbursement claims please follow the process as mentioned in our policy wordings

## PREMIUM CHART

(Sum Insured (in ₹) & Premiums mentioned are in ₹ and are exclusive of GST)

Age Band	Sum Insured	3 month (+15 days)	6 month (+15 days)	9 month (+15 days)	Age Band	Sum Insured	3 month (+15 days)	6 month (+15 days)	9 month (+15 days)
18 - 35	50000	288	497	628	46 - 55	50000	629	1,087	1,373
18 - 35	100000	605	1,044	1,319	46 - 55	100000	1,321	2,282	2,883
18 - 35	150000	928	1,603	2,025	46 - 55	150000	2,029	3,505	4,428
18 - 35	200000	1,266	2,187	2,763	46 - 55	200000	2,769	4,782	6,041
18 - 35	250000	1,619	2,796	3,532	46 - 55	250000	3,539	6,114	7,723
36 - 45	50000	320	553	697	56 - 65	50000	1,233	2,130	2,691
36 - 45	100000	671	1,160	1,465	56 - 65	100000	2,590	4,474	5,651
36 - 45	150000	1,032	1,781	2,250	56 - 65	150000	3,977	6,871	8,678
36 - 45	200000	1,407	2,430	3,070	56 - 65	200000	5,427	9,374	11,840
36 - 45	250000	1,799	3,107	3,924	56 - 65	250000	6,937	11,983	15,137

To make a smart choice, get in touch with us right away!



[reliancegeneral.co.in](http://reliancegeneral.co.in)



022-4890 3009 (Paid)  
1800 3009 (Toll Free)



74004 22200



Connect directly with our Customer Care Executive  
Call 022-3383 4185 (paid line) only for senior citizen

Contact our Insurance advisor

Go digital with us



A Smart App by Reliance General Insurance

available on



Prohibition of Rebates - Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015. 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 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 published prospectus or tables of the insurer.

Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.



An ISO 9001:2015  
Certified Company

For complete details on the benefits, coverage, terms & conditions and exclusions, visit the website [www.reliancegeneral.co.in](http://www.reliancegeneral.co.in) and read the sales brochure, prospectus and policy wordings together carefully before concluding sale. Tax laws are subject to change.

**IRDAI Registration No. 103. Reliance General Insurance Company Limited**  
**Registered & Corporate Office:**

Reliance Centre, South Wing, 4th Floor, Off. Western Express Highway, Santacruz (East), Mumbai - 400 055.  
Corporate Identity Number: U66603MH2000PLC128300. CORONA RAKSHAK POLICY, RELIANCE GENERAL.  
UIN : RELHLIP21093V012021.

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