

RELIANCE

GENERAL
INSURANCE

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Corona Kavach
Policy, Reliance
General

When Just Mask
Is Not Enough.

Tech+ ❤️ = *Live Smart*





Phew, it's been the most unanticipated time when a virus has almost created havoc in the real world. We know that you are being extra cautious and keeping yourself safe by using a sanitizer, mask and washing your hands for 20 seconds frequently, but sometimes just having these aids might not be enough. While the virus is still around us, all you want is to stay covered both against the virus and with a good pandemic insurance cover, and we understand both these feelings. That is why, we at Reliance General Insurance bring to you an insurance protection that offers you the convenience of technology for faster assistance during COVID-19 along with a whole lot of Heart that knows the care your health needs.

Corona Kavach Policy, Reliance General is the new way to *Live Smart with Tech* + ❤️

Prevention Is Better, So Is Our Care



Hospitalization, Check. PPE Kits, Check

Whatever is essential for your COVID19 hospitalisation, we cover it. Your Room Rent, Boarding, Nursing Expenses; Intensive Care Unit (ICU) / Intensive Cardiac Care Unit (ICCU) expenses; Surgeon, Anesthetist, Doctor's fee; Anesthesia, blood, oxygen, operation theatre charges, appliances, ventilator charges, medicines and drugs, costs towards diagnostics, diagnostic imaging modalities, PPE Kit, gloves, mask and such similar other expenses.



Home Is Where The Treatment Is

If you've mild symptoms of COVID-19 after testing positive and getting Home Care treatment is prescribed by the treating medical practitioner, then we cover it too. The expenses covered include - Diagnostic tests undergone at home or at diagnostics centre; Medicines prescribed; Consultation charges of the medical practitioner; Nursing charges related to medical staff and Cost of Pulse oximeter, Oxygen cylinder and Nebulizer.



AYUSH Means Long Life

On positive diagnosis, when you chose alternate treatment methods like Ayurveda, Unani, Siddha and Homeopathy, for inpatient care treatment of COVID-19, we cover the medical expenses incurred at the govt. authorized AYUSH Hospital



Did We Say We Cover Ambulance Too

If a COVID-19 Hospitalisation emergency requires using a Road Ambulance, we can cover it for sure. This will also cover taking the patient from one hospital to the other as well. You can use ₹2000 per hospitalization for the Ambulance services offered by a Hospital or by an Ambulance service provider, provided that the Ambulance is availed for the COVID-19 related hospitalisation only.



Pre Or Post, We Cover The Most

Medical expenses incurred 15 Days prior to hospitalisation/home care treatment related to COVID-19 is covered and so is the 30 days post the date of discharge, so that you recover well.



Hospital Daily Cash Is An Option For You

We shall pay you 0.5% of sum insured chosen, per day for each 24 hours of continuous hospitalisation if we have accepted a claim under COVID-19 Hospitalisation Cover. The benefit shall be payable maximum up to 15 days during a policy period and is optional for you to choose. You can choose this if you are worried about daily misc. expenses that are incurred while you or any one insured is in the hospital.

Hospital Daily Cash cover can be opted by paying additional premium.

Plan Ahead With Us By Choosing A Suitable Plan

Name	Corona Kavach Policy, Reliance General
Product Type	Individual/ Floater
Category of Cover	Indemnity/Benefit
Sum insured	₹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	<p>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.</p> <p>Policy can be availed for Self and the following family members</p> <ol style="list-style-type: none"> Legally wedded spouse Parents and Parents-in-law 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)
Hospitalisation Expenses	Medical expenses of Hospitalisation for Covid-19 for a minimum period of 24 consecutive hours only shall be admissible
Pre-Hospitalisation	For 15 days prior to the date of hospitalisation/home care treatment
Post-Hospitalisation	For 30 days from the date of discharge from the hospital/completion of home care treatment
Sub-limits	<p>Hospital Daily Cash: 0.5% of Sum Insured per day subject to maximum of 15 days in a policy period for every insured member</p> <p>Home Care Treatment: Maximum up to 14 days per incident</p>
AYUSH	Medical expenses incurred for Inpatient Care treatment for Covid-19 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-19 on positive diagnosis of Covid-19 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

Total amount payable in respect of base as well as optional covers shall not exceed 100% of the Sum Insured during the policy period.

Policy Covers Everything But This[^]

At Reliance General Insurance, we believe in transparency. To ensure that you do not face any unpleasant surprises while making a claim, do take a look at some of the major exclusions of the policy:

- Investigation & Evaluation
- Rest Cure, rehabilitation and respite care
- Dietary supplements and substances that can be purchased without prescription
- Unproven Treatments - Expenses related to any unproven treatment, services and supplies for or in connection with any treatment
- Any claim in relation to COVID-19 where it has been diagnosed prior to Policy Start Date
- Any expenses incurred on Day Care treatment and OPD treatment
- 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
- All covers under this policy shall cease if the Insured Person travels to any country placed under travel restriction by the Government of India



[^]This list is indicative. For detailed understanding of general and permanent exclusions do read the prospectus / policy wordings available on our website www.reliancegeneral.co.in

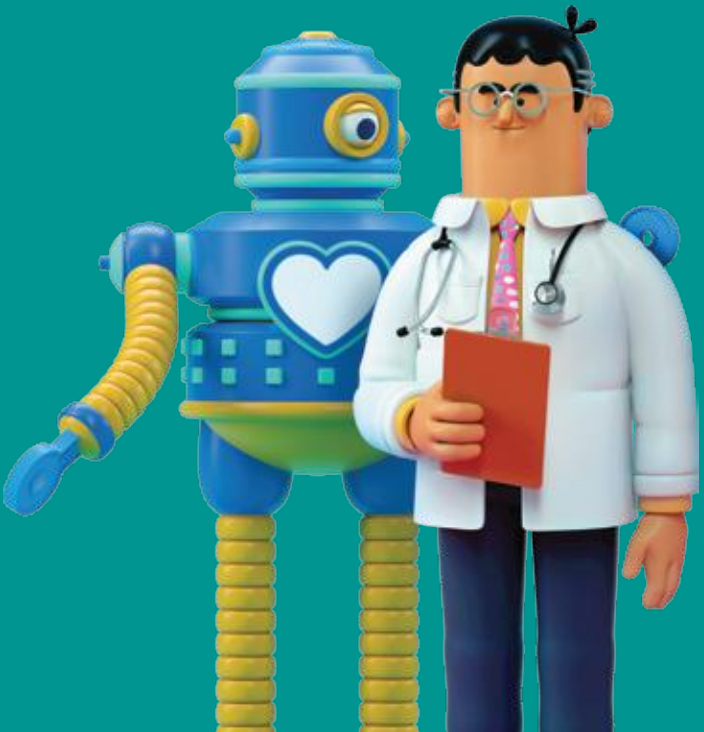
Pre-Insurance Medical Examination

- No pre-insurance medical examination test is required, irrespective of the sum insured and age of the insured* (please refer conditions)
- 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

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

* Pre-Policy Health Check Up Can be done in case of Adverse health conditions and at sole discretion of Underwriter proposal can be accepted, rejected or accepted with conditions.



Easy Steps To Claim



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






Submit the required documents to RCARE



Network Hospital - RCARE will arrange for Cashless facility

Non-Network Hospital - For Reimbursement claims please follow the process as mentioned in our policy wordings

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

 Website	reliancegeneral.co.in
 Call	1800 3009 (Toll Free) 022-4890 3009 (Paid) 022-33834185 (Paid) – Exclusive line for Senior citizens
 WhatsApp	74004 22200

Contact our Insurance Advisor

Need the BroBot Speed.
Go digital with us



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 prospectuses 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.

For complete details on the benefits, coverage, terms & conditions and exclusions, visit the website 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 KAVACH POLICY, RELIANCE GENERAL.UIN: RELHLIP21092V012021. Trade Logo displayed above belongs to Anil Dhirubhai Ambani Ventures Private Limited and used by Reliance General Insurance Company Limited under License.

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