



Corona Kavach Policy - National Brochure

Corona Kavach Policy - National is a short term standard individual indemnity health insurance product designed specifically to address basic health insurance need during the Covid 19 pandemic.

Sum Insured (SI)

INR 50,000, 1L, 1.5L, 2L, 2.5L, 3L, 3.5L, 4L, 4.5L, 5L

Type of Policy

Individual Basis or Floater Basis

Eligibility

- Family shall comprise proposer, spouse, dependent children, parents and parents in law
- Entry age
 - Proposer and members - 18 years to 65 years.
 - Children – 1 day to 25 years
- Proposer above eligible age, may cover family without covering self

Benefits

- **Covid Hospitalisation Cover**
 - Room/ ICU/ ICCU Rent – *No sub limits*
 - Doctor's/ Surgeon's/ Specialist's fees – *No sub limits*
 - Anaesthesia, blood, oxygen, operation theatre charges, surgical appliances – *No sub limits*
 - Medicines, medicine, diagnostic cost, other related charges – *No sub limits*
 - PPE Kit, gloves, mask – *No sub limits*
- **Pre Hosp - 15 days** prior to hospitalisation
- **Post Hosp - 30 days** after discharge
- **Ambulance Charges** – INR 2,000 per hospitalization
- **Home Care Treatment** – Up to **14 days** per incident
- **AYUSH** (Ayurveda, Yoga and Naturopathy, Unani, Sidha and Homeopathy) **Treatment** – Up to SI
- **Optional Cover – Hospital Daily Cash** of 0.5% of SI for 15 days
- **Co morbid Conditions** – Covered during Covid treatment

Discounts

- **Online Discount (Though Customer Portal)** - 10% discount
- **Health Care Workers** – 5% discount

Policy Period (including waiting period)

- Three and half months (**3 ½ months** or **105 days**)
- Six and half months (**6 ½ months** or **195 days**)
- Nine and half months (**9 ½ months** or **285 days**)

Pre Policy Checkup

Pre policy checkup is **not required**

Renewal of Policy

- This is a Short Term Policy, with **no renewal for lifetime**
- Fresh Policy may be bought on expiry with fresh Waiting Period

Hospitalisation Option

- Cashless
- Reimbursement

Co Payment

- **No copayment** in this Policy

Waiting Period

- First 15 days waiting period

Portability

- Portability is **not allowed** to the policy

Migration

- Migration is **not allowed** to the policy

Tax Rebate

- Tax benefits available as per **Section 80D** of Income Tax Act.

Free look period

- Being a Short Term Policy, Free Look Period **will not apply**

Premium Payment Frequency

- Single premium payment only.

Where to buy?

The Policy can be bought from the channels mentioned below.

- From our online portal
- from our operating offices
- from our intermediaries
- from self service kiosks
- from Office on Wheels (office on mobile van)
- Any other channel introduced by the Regulator from time to time

Contact Us:

- Call us at: (033) 2283 1705/ 1706
- Call us at: 1800 345 0330
- Fax : (033) 2283 1740
- Mail us at: website.administrator@nic.co.in
- Buy online policy at : <http://niconline.in>
- Visit us at : <http://nationalinsurance.nic.co.in>

Disclaimer

This brochure is a summary of the policy features. For further details please read the policy and prospectus. In case of any difference in the terms contained in the brochure and the policy, the terms and conditions in the policy shall prevail

Rates Chart (in INR)

Premium Table for Policy Period 3 ½ months

	Age/ SI	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
Base Policy	0-20	155	245	280	305	400	440	470	545	615	675
	21-35	315	510	600	670	845	955	1,020	1,145	1,255	1,360
	36-50	550	935	1,095	1,230	1,530	1,740	1,855	2,045	2,195	2,340
	51-65	925	1,555	1,820	2,040	2,520	2,875	3,060	3,335	3,535	3,720
	65+	1,175	2,015	2,370	2,665	3,295	3,790	4,025	4,360	4,575	4,780
Base Policy with Add-on	0-20	160	250	290	320	420	470	505	590	670	745
	21-35	320	525	620	705	890	1,010	1,095	1,235	1,360	1,490
	36-50	560	950	1,120	1,275	1,595	1,825	1,965	2,185	2,360	2,540
	51-65	940	1,575	1,855	2,100	2,605	2,990	3,210	3,520	3,760	3,990
	65+	1,195	2,045	2,415	2,730	3,390	3,915	4,195	4,570	4,830	5,085

Premium Table for Policy Period 6 ½ months

	Age/ SI	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
Base Policy	0-20	230	360	410	445	580	640	680	790	895	980
	21-35	460	745	875	975	1,230	1,390	1,485	1,660	1,820	1,975
	36-50	795	1,355	1,590	1,785	2,220	2,520	2,695	2,970	3,185	3,395
	51-65	1,340	2,255	2,640	2,965	3,660	4,175	4,440	4,840	5,125	5,395
	65+	1,705	2,925	3,445	3,865	4,775	5,490	5,835	6,320	6,635	6,935
Base Policy with Add-on	0-20	240	370	425	465	610	680	735	855	970	1,075
	21-35	470	760	900	1,015	1,290	1,470	1,590	1,790	1,975	2,160
	36-50	810	1,380	1,630	1,845	2,315	2,645	2,855	3,165	3,425	3,685
	51-65	1,360	2,280	2,690	3,045	3,785	4,340	4,655	5,105	5,450	5,780
	65+	1,735	2,960	3,505	3,965	4,915	5,680	6,080	6,625	7,005	7,370

Premium Table for Policy Period 9 ½ months

	Age/ SI	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
Base Policy	0-20	275	430	490	540	700	770	825	950	1,080	1,185
	21-35	555	900	1,055	1,175	1,485	1,670	1,790	2,005	2,195	2,385
	36-50	960	1,635	1,920	2,150	2,680	3,040	3,250	3,580	3,845	4,095
	51-65	1,620	2,715	3,185	3,575	4,410	5,035	5,360	5,835	6,190	6,510
	65+	2,065	3,530	4,155	4,665	5,765	6,630	7,045	7,630	8,010	8,370
Base Policy with Add-on	0-20	290	445	510	565	735	820	890	1,025	1,175	1,300
	21-35	570	920	1,085	1,230	1,560	1,770	1,915	2,160	2,385	2,615
	36-50	980	1,660	1,965	2,225	2,790	3,190	3,445	3,820	4,135	4,440
	51-65	1,645	2,745	3,245	3,680	4,555	5,230	5,615	6,155	6,580	6,975
	65+	2,095	3,570	4,225	4,775	5,930	6,855	7,335	7,995	8,455	8,900

Rates are including TPA charges, but excluding GST

For Policy on Individual basis – Premium as per Premium Table for each family Member

For Policy on Floater basis – Premium for Senior Most Member of family as per Premium Table without any discount and Premium for each family member from Premium Table for same SI and Policy period with following Family Discount

Family Discount % for each family member in addition to senior most family member											
Sum Insured	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000	
Discount %	40%	35%	30%	25%	25%	25%	25%	20%	20%	20%	

Insurance is the subject matter of solicitation