



Corona Kavach Policy, Universal Sampo 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 (6½ months)
- Nine and half months (9½ 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.**
Express IT Park, Plot No. EL-94, T.T.C. Industrial Area, M.I.D.C., Mahape,
Navi Mumbai-400710
- **Toll Free Numbers:** 1800 267 4030
- **Landline Numbers:** (022)- 39635200
- **E-mail Address:** contactus@universalsampo.com

Premium (without 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
