

A plan that helps you  
cover hospitalisation  
expenses due to  
**Coronavirus infection.**



**Corona Kavach Policy**



## Corona Kavach Policy

With the outbreak of Covid-19 pandemic, taking care of yourself and your family's health is very important. Keeping this in mind we have designed a health insurance policy that helps you cover hospitalisation expenses due to coronavirus infection.



### What is covered?

- **Covid Hospitalisation Cover:** Expenses incurred on hospitalisation for the treatment of Covid-19 on positive diagnosis of Covid-19 in a government authorized diagnostic centre including pre-hospitalisation expenses for a period of 15 days and post hospitalisation expenses for a period of 30 days.

Note: Hospitalization should be for a minimum period of 24 consecutive hours.

- **Road Ambulance Cover:** Expenses incurred on road ambulance up to a maximum of ₹2,000 per hospitalisation.





- **Home Care Treatment Cover:** Expenses incurred on treatment availed at home for Covid-19 on positive diagnosis in a Government authorized diagnostic centre for maximum up to 14 days per incident.
- **AYUSH Treatment Cover:** Expenses incurred on hospitalisation under AYUSH Treatment (Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy).
- **Optional Cover:** Hospital Daily Cash (0.5% of Sum Insured) will be paid per day for each 24 hours of continuous hospitalisation for treatment of Covid-19 following an admissible hospitalisation claim. The benefit shall be payable maximum up to 15 days during a policy period in respect of every insured person.

Note: The total amount payable in respect of Covers listed above shall not exceed 100% of the Sum Insured during a policy period.





## Product benefits

Product Type	Individual
Sum Insured	<p>From ₹50,000 to ₹5,00,000 (In multiples of ₹50,000).</p> <p>Note:</p> <ul style="list-style-type: none"><li>• On Individual basis – SI shall apply to each individual family member</li><li>• On Floater basis – SI shall apply to the entire family.</li></ul>
Tenure	3 ½ months; 6 ½ months; 9 ½ months.
Eligibility	<p>Policy can be availed by persons between the age of 18 years up to 65 years as Proposer.</p> <p>Policy can be availed for Self, Legally wedded spouse, Parents and Parents-in-law and Dependent Children.</p>
Waiting Period	15 days
Discounts	<p>Kotak Group Employees - 5%</p> <p>Health Care Workers - 5%</p>





## What are the exclusions?

Some of the exclusions not covered under the policy are as follows:

- **Initial Waiting Period:** Any claim made due to Covid-19 related expenses within 15 days from the date of commencement of policy.
- **Investigation & Evaluation:** Any expenses related to any admission for diagnostics and evaluation purposes.
- **Unauthorised Testing centres:** Testing done at a Diagnostic center which is not authorized by the Government shall not be recognized under this policy.
- **Rest Care, Rehabilitation and Respite Care:** Any expenses arising due to enforced bed rest and not for receiving treatment.

Note: For complete list of exclusion refer to policy wording on our website: [www.kotakgeneralinsurance.com](http://www.kotakgeneralinsurance.com).



## How to cancel the policy?

The Company may cancel the policy at any time on grounds of misrepresentation, non-disclosure of material facts fraud by the Insured Person by giving 7 days' written notice. There would be no refund of premium on cancellation on grounds of mis-representation, non-disclosure of material facts or fraud.



## Renewal, Portability and Migration

Lifelong renewability, migration and portability are not applicable for this policy.



## How to register a claim?

### Cashless Claim

- Take a pre-authorization in case of a planned hospitalisation by informing us 48 hours prior to admission.
- In case of emergency hospitalisation/cashless home care treatment, intimate us about your claim by calling 1800 266 4545 within 24 hours of admission.
- Visit any of our network hospitals & use our Policy Certificate to avail cashless facility, subject to fulfilling cashless claims criteria.

### Re-imbusement Claim

- Intimate us by calling 1800 266 4545 immediately on hospitalisation.
- Settle bills directly in the hospital & collect all relevant documents.
- Submit all original documents to us within 30 days of discharge. (15 days in case of completion of post hospitalisation treatment) List of applicable documents is available on our website: [www.kotakgeneralinsurance.com](http://www.kotakgeneralinsurance.com).





**1800 266 4545 | care@kotak.com**  
**www.kotakgeneralinsurance.com**

**Kotak Mahindra General Insurance Company Ltd.**

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**Corona Kavach Policy, Kotak Mahindra General Insurance Company Ltd.**  
**UIN No.: KOTHLIP21097V012021**

**Statutory Warning - Prohibition Of Rebates (Under Section 41 of Insurance Act 1938)**

- 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.