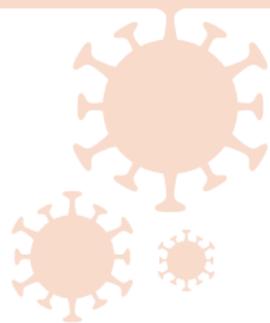


A health insurance policy against **COVID-19**.

A policy that pays
lumpsum benefit to cover expenses
due to coronavirus infection.



Corona Rakshak Policy



Corona Rakshak 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 pays a lumpsum benefit to take care of expenses due to coronavirus infection.



What is covered?

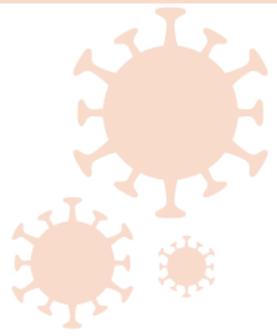
Lump sum benefit equal to 100% of the Sum Insured shall be payable on positive diagnosis of COVID, requiring hospitalization for a minimum continuous period of 72 hours. The positive diagnosis of COVID shall be from a government authorized diagnostic centre.

Note: The policy expires on the payment of claim.



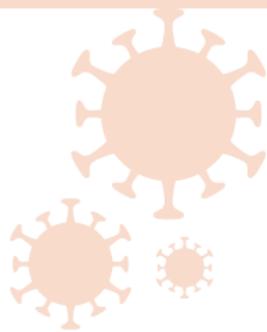


Product Benefits



Product Type	Individual
Sum Insured	From ₹50,000 to ₹2,50,000 (In multiples of ₹50,000).
Tenure	3 ½ months; 6 ½ months; 9 ½ months.
Eligibility	Individuals between the age of 18 yrs to 65 yrs.
Waiting Period	15 days.
Discounts	5% for Kotak Group employees.





What are the exclusions?

Following is a partial list of the policy exclusions. Please refer to the policy document for the complete list of exclusions:

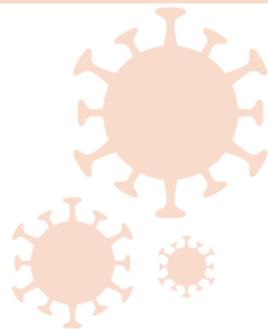
- Admission primarily for investigation & evaluation.
- Any diagnosis which is not related and not incidental to COVID is not covered in this Policy
- Testing done at a Diagnostic center which is not authorized by the Government shall not be recognized under this Policy.



Renewal, Portability and Migration

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





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.



Claims Process

The insured person may submit the necessary documents to TPA (if applicable)/Company within the prescribed time limit as specified hereunder.

Type of Claim	Prescribed Time Limit
COVID Cover	Within thirty days of date of discharge from hospital following positive diagnosis for COVID.

Note: For detailed claim process, please refer to the policy wordings.

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

Kotak Mahindra General Insurance Company Ltd.

Office: 27 BKC, C 27, G Block, Bandra Kurla Complex, Bandra, (East) Mumbai – 400051. Maharashtra, India. **CIN: U66000MH2014PLC260291. IRDAI Regn. No 152.** Trade logo displayed above belongs to Kotak Mahindra Bank Ltd. and is used under license. The advertisement contains only an indication of the covers offered. For more details on risk factors, terms, conditions, coverages and exclusions, please read the sales brochure/policy wordings carefully before concluding a sale. **Advt. ref. no: KGI/20-21/II/P-BR/830.**

Corona Rakshak Policy, Kotak Mahindra General Insurance Company Ltd. - UIN No: KOTHLIP21098V012021

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

1) 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. 2) 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.