



## **THE ORIENTAL INSURANCE COMPANY LIMITED**

### **Frequently Asked Questions on Covid-19** **(Coverage, Claims & Premium payment** **under Lockdown)**

**Question No. 1:** Does health policies issued by Oriental Insurance excludes Pandemic Diseases?

**Reply:** No, pandemic diseases are not placed under any specific list of exclusions under health insurance policies issued by Oriental Insurance Company Limited as of today.

**Question No. 2:** Am i covered for Covid-19 under Health Insurance Policy taken from Oriental Insurance?

**Reply:** Yes, you are covered in all health insurance policies issued by Oriental Insurance Company for all medical expenses necessarily and reasonably incurred for inpatient hospitalisation and treatment of Covid-19 except Oriental Happy Cash- Nischint Rahein which is a daily hospitalisation cash benefit policy. The coverage for Covid-19 further subject to 30 days of exclusion in case of fresh retail policies wherein only claims arising out of accidents are payable.

**Question No. 3:** Is there any specific waiting period to cover COVID-19 under health insurance?

**Reply:** Please be noted that, there is no specific waiting period for COVID-19 coverage. However, for all fresh retail health policies, there is an initial waiting period of 30 days for all diseases and ailments except accidents.

This 30-days waiting period/exclusion is not applicable on our renewals without break. For Group Policies, please check the policy schedule to know the initial waiting period, if any.

**Question No. 4:** In case of claim admissibility, what is basis for confirming disease COVID 19?

**Reply:** Positive report confirming COVID 19 from Government Hospital Laboratory or Laboratory authorised to conduct COVID 19 Test.

**Question No. 5:** I am covered under a GMC Policy, so in case of suffering from Covid- 19, whom should I contact to confirm on my coverage under the policy?

**Reply:** Hospitalization expenses incurred on in-patient treatment due to Covid-19 are covered under all Group Medclaim Policies too. For other specific coverages, exclusions and details under the policy, you should consult your HR team.

**Question No. 6:** Whom should I contact in case of hospitalisation due to Covid-19?

**Reply: 1. For Cashless Claims:** You should contact your servicing TPA (Third Party Administrator) on contact details mentioned on the policy schedule issued to you.

\* Approach TPA Help Desk for Intimation of claim and sending requests for preauthorization and final authorisation of claims.

\* Submission of all claim related documents and KYC too. **2.**

**Reimbursement Claims:**

\* Contact your servicing TPA for Intimation of hospitalisation.

\* You can send all claim related documents directly to TPA either on registered email IDs or can electronically upload all scanned documents on their portal.

\* In case of Non TPA polices contact your policy issuing office for intimation of claim and submission of all claim related documents.

**Question No. 7:** From where would I find the contact details of the servicing TPA?

**Reply:** The name and complete contact details of your servicing TPA are mentioned on the front page of your policy schedule.

In case of more details you can log on to their websites or you can get the details by logging on to our website [www.orientalinsurance.org.in](http://www.orientalinsurance.org.in) under the below mentioned path : products, health insurance and empannelled TPA tab.

Or you can directly visit by clicking on this URL:

<https://orientalinsurance.org.in/web/guest/empaneled-tpa?isSelected=onlineProducts&isRefresh=true>

**Question No. 8:** Which expenses are covered under Health Insurance policies issued by Oriental Insurance for claims pertaining to Covid-19?

**Reply:** All medical expenses necessarily and reasonably incurred for in-patient hospitalisation for Covid-19 are covered under our Health Insurance Policies (Except Oriental Happy Cash), subjected to expenses not paid for non payable items (as per list of excluded items) and the clause of co-pay and proportionate deduction wherever applicable.

**Question No. 9:** Are pre and post hospitalisation expenses paid for Covid-19 related claims?

**Reply:** Yes, pre and post hospitalisation only related to Covid-19 treatment as per prescription and advises by treating doctor are covered upto specified time period as mentioned in your policy are covered.

**Question No. 10:** Does your policy covers the diagnostics expenses for Covid-19?

**Reply:** Diagnostic expenses if forming part of inpatient hospitalisation followed by an active line of treatment for Covid-19 are only covered. Hospitalisation underwent only for diagnostic purposes is not covered under any of the Health insurance policies issued

by Oriental insurance.

**Question No. 11.** What is the limit of expenses upto which I am covered for Covid-19 under the Health Insurance policies issued by Oriental Insurance?

**Reply:** The medical expenses necessarily, customarily and reasonably incurred for the inpatient hospitalisation and treatment of Covid-19 are subject to the maximum sum insured opted under the policy. Kindly refer the policy document issued to you.

**Question No. 12:** Does Overseas Medclaim Policy issued by Oriental Insurance cover treatment due to Covid- 19?

**Reply:** Yes, our Overseas Medclaim Policy covers expenses medically and necessarily incurred for treatment of Covid-19.

You should also keep in mind that OMP policy is not a general health insurance policy. Coverage under the medical expense section of this insurance is intended for use by the Insured person in the event of a sudden and unexpected sickness or accident arising when the insured person is outside the Republic of India.

**Question No. 13:** Whom should we contact to in case of any consultations or hospitalisation or in of emergency in case of our stay abroad for OMP policies?

**Reply:** In case of any medical emergency or consultations you may contact our Overseas Service Provider M/S WTA Travel Services, whose complete contact details are mentioned on the policy schedule issued to you.

**Question No. 14:** Please clarify, are testing/diagnostic charges reimbursable if I am continuously covered under health Insurance Policy issued by Oriental Insurance?

**Reply:** Please be noted and further clarified in reference to the Guidelines issued by Ministry of Health and Family welfare which has a defined protocol for testing, the charges incurred in line with Govt. defined protocols are reimbursable only if followed by an inpatient hospitalization on advices of competent doctor to treat COVID-19 cases only.

Charges incurred only on diagnostics not followed by an in-patient hospitalisation and an active line of treatment is not reimbursable.

**Question No. 15:** Could you please clarify, whether expenses incurred by any of the covered members during quarantine period covered under your health insurance policies?

**Reply:** It is specifically clarified that Quarantine is a restriction on the movement of those who may have been exposed to a communicable/contagious disease but do not have a confirmed medical diagnosis as such.

The policy does not cover any expenses in case of Quarantine by any of the members covered.

**Question No. 16:** Please clarify, does the expenses incurred during isolation period covered under your policy?

**Reply:** The Medical Expenses incurred during Isolation for Insured person who is tested Positive for COVID' 19 in a hospital or ward or a place which is notified by the appropriate government authority as a place of Isolation for patients with contagious or infectious diseases are duly covered under the policy.

Please contact your servicing TPA or Policy issuing office in such cases.

**Question No. 17:** Please elaborate and clarify that whether expenses towards treatment at home will be covered under domiciliary treatment section of the policy?

**Reply:** All expenses incurred towards domiciliary treatment for Insured person tested Positive are covered under policies that have 'Domiciliary Hospitalisation' cover. However, the admissibility of claim is subject to the following conditions:

- a. The sub limit specified in the policy for domiciliary hospitalisation
- b. The treatment availed is for a period exceeding 3 days (or as specified under the policy)
- c. The condition of the patient is such that he / she is not in a condition to be moved to a hospital or the patient takes treatment at home on account of non-availability of room in a hospital / ward / isolation centre.

Please check the policy terms & conditions as some provisions may vary for different products.

**Question No. 18:** In case of isolation, is the daily cash allowance payable?

**Reply:** Yes, the same is payable under Daily Hospital Cash Benefit section of the Happy Family Floater Policy-2015 and under Oriental Happy Cash Policy.

**Question No. 19:** In case one of the family members is found positive, will we cover testing charges of other family members?

**Reply:** No, testing charges are reimbursable only in hospitalization cases for any Insured Person covered under the policy.

**Question No. 20:** In case I am only symptomatic, then is the diagnostic charges payable, even if there is no family or contact history?

**Reply:** No

**Question No. 21:** Please guide me in case I am unable to pay me renewal premium under lockdown period due to Covid-19?

**Reply:** Please be noted that as per GOI directives and IRDAI Norms on "Relaxation of Premium payment for renewal of Health Insurance policies falling due during the lockdown period (25th March,2020 to 03<sup>rd</sup> May,2020) as a result of COVID-19 situation. So,The policyholders whose health insurance policies fall due for renewal during the period on and from the **25<sup>th</sup> March, 2020 up to the 3<sup>rd</sup> May, 2020** and who are unable to make payment of their renewal premium on time in view of the prevailing situation in the country as a result of Corona Virus disease (COVID 19) are allowed to make such payment for renewal of their policies to their insurers **on or before 15<sup>th</sup> May, 2020** to ensure continuity of the health insurance cover from the date on which the policy falls due for renewal, so that any valid claim triggered during the grace period can be paid.

The time period of premium payment for your health insurance policy is 15th May 2020 if it falls due for renewal between **25<sup>th</sup> March, 2020 up to the 3<sup>rd</sup> May, 2020**, till any further advisories from IRDAI or Govt. of India.

You are further requested to kindly contact your policy issuing office on or before the renewal date or 15th May 2020 as the case maybe, as necessary instructions have already been issued to all offices.

**Question No. 22:** Will I be issued a fresh policy or my policy be renewed with the next date of expiry?

**Reply:** Your policy will be renewed from the next day of the date of expiry.

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**Disclaimer:** All answers given above are with particular reference to COVID 19 only. The information must be read in conjunction with the policy document. In case of any conflict between the FAQ and the policy document, the terms and conditions mentioned in the policy shall prevail.

