



THE ORIENTAL INSURANCE COMPANY LIMITED

Regd. Office: Oriental House, P.B.No.7037, A-25/27, Asaf Ali Road, New Delhi-110 002

CIN No. U66010DL1947GOI007158

CORONA KAVACH POLICY-ORIENTAL INSURANCE

Customer Information Sheet (Description is illustrative and not exhaustive)			
Sl. No.	TITLE	DESCRIPTION	Refer to policy clause number
1.	<i>Product Name</i>	Corona Kavach Policy-Oriental Insurance	
2.	<i>What am I covered for</i>	a. Hospitalization expenses- Expenses incurred on hospitalization for minimum period of 24 hours including pre-hospitalization expenses for a period of 15 days and post hospitalization expenses for a period of 30 days.	4.1,4.4,4.5
		b. Ambulance Charges: Expenses on road Ambulance subject to a maximum of Rs.2000/- per hospitalization.	4.1
		c. Home Care treatment expenses- Costs of treatment incurred by the insured person 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 30 days.	4.2
		d. AYUSH Coverage- Medical expenses incurred on hospitalization for Covid under AYUSH Treatment	4.3
		e. Hospital Daily Cash	5.1
3.	<i>What are the Major exclusions in the policy</i>	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	7.1
		b. Admission primarily for rest Cure, rehabilitation and respite care	7.2
		c. Day Care treatment and OPD treatment	7.6
4.	<i>Waiting period</i>	Expenses related to the treatment of Covid within 15 days from the policy commencement date shall be excluded	6.1
5.	<i>Payment basis</i>	The Base Cover is on indemnity basis and Optional Cover is on Benefit Basis.	
6.	<i>Cancellation</i>	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 7days' written notice.	9.9

7.	Claims	a. For Cashless Service:	8.1,8.2												
		b. For Reimbursement of Claim: For reimbursement of claims the insured person may submit the necessary documents to TPA/Company within the prescribed time limit as specified hereunder.													
		<table border="1"> <thead> <tr> <th>Sl. No</th> <th>Type of Claim</th> <th>Prescribed Time limit</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Reimbursement of hospitalization, day care and pre hospitalization expenses</td> <td>Within thirty days of date of discharge from hospital</td> </tr> <tr> <td>2</td> <td>Reimbursement of post hospitalization expenses</td> <td>Within fifteen days from completion of post hospitalization treatment</td> </tr> <tr> <td>3</td> <td>Reimbursement of Home Care expenses</td> <td>Within thirty days of date of discharge from hospital</td> </tr> </tbody> </table>	Sl. No	Type of Claim	Prescribed Time limit	1	Reimbursement of hospitalization, day care and pre hospitalization expenses	Within thirty days of date of discharge from hospital	2	Reimbursement of post hospitalization expenses	Within fifteen days from completion of post hospitalization treatment	3	Reimbursement of Home Care expenses	Within thirty days of date of discharge from hospital	
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		For details on claim procedure please refer the policy document.													
8	Policy Servicing														
	Grievances/Complaints	<p>Details of Grievance redressal officer https://orientalinsurance.org.in/documents/10182/7605007/List+of+Nodal+Officer+.pdf/992a7f9b-ae7-5cac-c613-ffc05d578a3e)</p> <p>a. IRDAI Integrated Grievance Management System - https://igms.irda.gov.in/ b. Insurance Ombudsman – The contact details of the Insurance Ombudsman offices have been provided as Annexure-B of Policy document.</p>	10												
9	Insured's Rights	TAT for Pre-Auth is 48 hours and Settlement of reimbursement claims within 30 days of receipt of last necessary document.													
10	Insured's Obligations	Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may result in claim not being paid.													
Legal Disclaimer Note: The information must be read in conjunction with the product brochure and policy document. In case of any conflict between the CIS and the policy document, the terms and conditions mentioned in the policy document shall prevail.															