



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 RAKSHAK POLICY, ORIENTAL INSURANCE
SALES LITERATURE

1. Who can buy this Policy?

- ❖ Any proposer between the age of 18 Years and 65 years can buy this policy. Proposer with higher age can obtain policy for adult members of the family, without covering self. i.e. The Policy can be availed by persons between the age of 18 years and 65 years only. Proposer with higher age can obtain policy for adult members of the family, without covering self. Children less than 18 years of age are not eligible for coverage under this policy.

2. What is the term of the Policy?

- ❖ The Covid Benefit Health Policy shall offer a policy tenure of three and half months (3 ½ months), six and half months (6 ½ months), and nine and half months (9 ½ months) including waiting period.

3. How is this Policy different from other Indemnity Health Insurance policies?

- ❖ This policy pays a Lump sum benefit equal to 100% of the Sum Insured which shall be payable on positive diagnosis of COVID, requiring hospitalization for a minimum continuous period of 72 hours.

4. What are the benefits offered by Corona Rakshak Policy-Oriental Insurance?

❖ **COVID Cover**

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:

- i. Payment will be made only on Hospitalisation for a minimum continuous period of 72 hours following positive diagnosis for COVID.
- ii. This is onetime benefit applicable for the entire tenure of the Policy and shall terminate upon payment of this benefit.

The Oriental Insurance Company Ltd.

Corona Rakshak Policy-Oriental Insurance
UIN: OICHLIP21064V012021
Sales Literature

5. Dose this policy covers lump sum benefit in case I am advised for Home Care treatment?

- ❖ No, it is payable only on positive diagnosis of COVID, requiring hospitalization for a minimum continuous period of 72 hours.

6. How many Sum Insured Options are available under the policy?

- ❖ The minimum sum insured under this policy is Rs 50,000/- (Fifty Thousand only)
Maximum limit shall be Rs 2,50,000/- (Two lakhs and Fifty Thousand) (in the multiples of fifty thousand).

7. Is this an Individual Policy or a Family floater type policy?

- ❖ This policy can be availed only as Individual basis.

8. Do I have to submit any income proof for taking this policy?

- ❖ No income proof is required. You are free to choose any Sum Insured from the available options.

9. Whether TPA services mandatory under the policy?

- ❖ No

10. Can I have a TPA of my own choice?

- ❖ You can opt TPA of choice only out of the list of multiple TPAs attached with a particular policy issuing office.

11. Is there any waiting Period under this policy?

- ❖ Yes, there is a specified Waiting Period under the policy.
- ❖ The Company shall not be liable for any claim arising for COVID within 15 days from the first policy commencement date.

12. Are there any deductibles under the policy such as Co-payment?

- ❖ No

13. Is Pre-Acceptance Medical Check-Up Required?

- ❖ No, Proposer doesn't need to undergo any Pre-Acceptance Medical Examination.

14. Is there any discount available under this policy?

- ❖ Yes, Portal Discount – 5% discount on total premium is available if the Policy is taken On-line using our Portal and where no Intermediary is involved.
- ❖ TPA Discount of 5.5%, where TPA services are not opted for.

15. Do I have instalment facility for Payment of premium for this policy?

- ❖ No

16. How can I make a claim under the Policy and what are the list of documents which needs to be submitted?

❖ **CLAIM PROCEDURE**

Notification of claim:

Upon the happening of the covered event, which may give rise to a claim under this policy, notice with full particulars shall be sent to the Company within 15 days from the date of occurrence of the event / diagnosis of COVID.

Procedure: The insured person may submit the necessary documents to TPA /Company within the prescribed time limit as specified hereunder.

Sl.No	Type of Claim	Prescribed Time limit
1.	COVID Cover	Within thirty days of date of discharge from hospital following positive diagnosis for COVID.

Documents to be submitted:

The claim is to be supported with the following documents and submitted within the prescribed time limit.

Benefits	Claims Documents Required
1. Covid-19 Cover	<ul style="list-style-type: none">i. Duly filled and signed Claim Formii. Copy of Insured Person's passport, if available (All pages)iii. Photo Identity proof of the patient (if insured person does not own a passport)Medical practitioner's prescription advising admissioniv. Medical practitioner's prescription advising admissionv. Discharge summary including complete medical history of the patient along with other details.vi. Investigation reports including Insured Person's Test Reports from Authorized diagnostic centre for COVID.vii. NEFT Details (to enable direct credit of claim amount in bank account) and cancelled chequeviii. KYC (Identity proof with Address) of the proposer, where claim liability is above Rs 1 Lakh as per AML

	<p style="text-align: center;">Guidelines</p> <p>ix. Legal heir/succession certificate, wherever applicable</p> <p>x. Any other relevant document required by Company/TPA for assessment of the claim.</p>
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Note:

1. The company shall only accept bills/invoices/medical treatment related documents only in the Insured Person's name for whom the claim is submitted
2. In the event of a claim lodged under the Policy and the original documents having been submitted to any other insurer, the Company shall accept the copy of the documents and claim settlement advice, duly certified by the other insurer subject to satisfaction of the Company
3. Any delay in notification or submission may be condoned on merit where delay is proved to be for reasons beyond the control of the Insured Person

17. What are the exclusions apart from the waiting period of 15 days under the policy?

The Company shall not be liable to make any payment under the policy, in respect of any expenses incurred in connection with or in respect of:

❖ **Investigation & Evaluation (Code- Excl04)**

- i. Expenses related to any admission primarily for diagnostics and evaluation purposes.
- ii. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment

- ❖ Any diagnosis which is not related and not incidental to COVID is not covered in this Policy
- ❖ Testing done at a Diagnostic centre which is not authorized by the Government shall not be recognized under this Policy
- ❖ Any claim with respect to COVID manifested prior to commencement date of this policy or during the waiting period.
- ❖ Cover under this Policy shall cease if the Insured Person travels to any country placed under travel restriction by the Government of India.

18. Does this policy provide the benefit of Life Long Renewability, Migration and Portability?

- ❖ Life Long Renewability, Migration and portability stipulated under Regulation 13 and 17 of IRDAI (Health Insurance) Regulations, 2016 respectively are not applicable under this policy.

24: What is the premium per slab under the policy?

❖ Premium Chart

INDIVIDUAL PLAN (INR)										
S.No.	Sum Insured (INR)	For 9,1/2 Months			For 6,1/2 Months			For 3,1/2 Months		
		Age in completed years*			Age in completed years*			Age in completed years*		
		18-40	41-60	60-65	18-40	41-60	60-65	18-40	41-60	60-65
1	50,000	437	583	875	370	493	740	233	310	465
2	1,00,000	875	1166	1749	739	985	1478	464	619	929
3	1,50,000	1312	1749	2624	1109	1478	2217	697	929	1394
4	2,00,000	1748	2331	3497	1478	1970	2955	929	1239	1859
5	2,50,000	2186	2914	4371	1847	2463	3695	1162	1549	2324

Taxes as applicable shall be extra.

*Means the age completed as on the date of the policy inception/renewal. So, for a person aged 40 years and 364 days , completed age would be charged on the age of 40 years, not that of 41 years.

DISCOUNTS:

1. **Digital Discount:** 5 % Discount If policy taken Online from Company's Portal where no intermediary is involved.
2. **TPA Discount:** 5.5% , Where ever TPA Services not opted for.