FAQs for COVID -19

Q : Does my health insurance cover Coronavirus-related ailments?

ANS: Yes. If you are hospitalized for a minimum of 24 hours for treatment of Covid-19, medical expenses will be covered in standard health insurance policies.

Q: Is testing for Coronavirus covered by the insurance policy?

ANS: No. Diagnostic expenses are not covered by regular health insurance policies, unless there is a linked hospitalization for treatment. Only if the patient is symptomatic and requires hospitalisation, or tests positive and is later hospitalized, will the diagnostic expenses be covered by the policy, otherwise diagnostic costs are excluded.

Q: Would expenses for preventive quarantine be covered under insurance?

ANS: No. Quarantine or observation that would have not required hospitalization for treatment will not be covered under standard health insurance policy. However, if there is a quarantine in a government-approved facility or hospital, where medical treatment is carried out that otherwise required hospitalization, then the same will be covered by a standard health insurance policy, provided medical expenses or fees are charged by the hospital.

Q: Do I have to pay extra for coverage of Covid within my existing health insurance?

ANS: No. There is no extra charge for the coverage of Covid. Benefits offered for Covid related treatment will be the same as that for any other ailment.

Q: Are there special Covid plans available?

ANS: No. NIC does not have any special COVID plans as all our Health insurance policies cover COVID related claims without any additional premium.

Q: Will I get cashless facility for a COVID related Claim?

ANS: Yes, at our Network Hospitals. It will be treated like any other claim, but on Top Priority.

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In the current scenario of lock down, all policy holders having Overseas Mediclaim Policies valid between 22nd March, 2020 and 30th April 2020, may defer their travel dates. In such cases please let us know the details in order that we may extend the policy without any additional charge.