



## FAQs for COVID-19 | July 2020

Q1: Does my existing health insurance cover Coronavirus-related ailments?

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

Q2: Is testing for Coronavirus covered by the insurance policy?

A: Diagnostic expenses are not covered by regular health insurance policies, unless there is an associated hospitalization for treatment.

Q3: Do I have to pay additionally for extra coverage of Covid-19 within my existing health insurance?

A: No. There is no extra charge for the coverage of Covid-19. Benefits offered for Covid-19 related treatment will be the same as that for any other ailment.

Q4: Are there special Covid-19 plans/policies available with NIC?

A: Yes. NIC has launched Corona Kavach Policy - National, with attractive discounts with effect from 10<sup>th</sup> July 2020. For more details please visit our website <https://nationalinsurance.nic.co.in/>.

Q5: Will I get a cashless facility for a COVID-19 related Claim?

A: Yes, at our Network Hospitals. It will be treated like any other claim, but on high Priority. For any issues related to cashless claims of COVID-19 please contact at 1800-345-0330 or email at [customer.support@nic.co.in](mailto:customer.support@nic.co.in).

Q6. Will my policy cover expenses incurred in make-shift or temporary hospitals such as hostels, hotels, schools, stadiums, lodges etc. if I am admitted for COVID-19? Will a cashless facility be available?

A. A make-shift or temporary hospital (such as hostels, hotels, schools, stadiums, lodges) specifically authorised by Central/State government shall be regarded as a hospital and claims will be settled as per the following-

a) Where a policyholder who is diagnosed as Covid-19 positive is admitted into any such make-shift or temporary hospital on the advice of a medical practitioner or appropriate Government authorities, the treatment costs will be covered as per terms and conditions of the policy.

b) Cashless facility will be allowed only if the make-shift or temporary hospital is set up by a network provider.

Q7. Can Corona Kavach Policy - National be extended again after the expiry of the tenure?

A. The policy can be bought again after the expiry of the chosen policy term i.e.3 and half months /6 and a half months/9 and a half months , however the policy purchased again shall be considered a fresh policy with waiting period.

Q8. Is AYUSH treatment covered for COVID-19?



## FAQs for COVID-19 | July 2020

A. Expenses related to AYUSH treatment for COVID-19 are covered under NIC's standard policies including Corona Kavach Policy – National. However it is subject to Govt. and other regulatory body's approved and recognized methods of treatments for COVID-19.

Q9. What is the difference between Quarantine and Isolation for COVID-19?

- A. Isolation separates sick people with an infectious disease, from people who are not sick.
- B. Quarantine is the separation and restriction of movement or activities of persons who are not ill but who are believed to have been exposed to infection, for the purpose of preventing transmission of diseases. Persons are usually quarantined in their homes, but they may also be quarantined in community-based facilities. These people may have been exposed to a disease and do not know it, or they may have the disease but do not show symptoms.

Q10. Is the Quarantine period covered under my policy?

A. No as explained above, individuals or groups are quarantined at home or at specific makeshift arrangements, who may not have the disease and are suspected/unconfirmed cases. They are mainly kept there for observation or monitoring. Hence it is not covered as no specific treatment is administered.

Q11. Is COVID-19 Homecare treatment covered in my policy? Will cashless facility be available?

A. Home care treatment for COVID-19 would be available under our Health policies which cover "domiciliary treatment" for selected diseases, which is further subject to specific conditions & sub-limits. Please refer to your policy for details.

The newly launched Corona Kavach Policy - National covers Home care treatment for COVID-19 Positive cases. If home care treatment is tied up with network Hospitals, then cashless facility can be extended, subject to approval by the TPA.

Q12. What are the conditions to avail COVID-19 Home Care Treatment under Corona Kavach Policy-National?

- A. The patient is COVID-19 positive and the following conditions should be met:
  - 1. The Medical practitioner advises the Insured person to undergo treatment at home.
  - 2. There is a continuous active line of treatment with monitoring of the health status by a medical practitioner for each day through the duration of the home care treatment.
  - 3. Daily monitoring chart including records of treatment administered duly signed by the treating doctor is maintained.

For more details regarding Home care treatment, please refer to the complete terms and conditions of Corona Kavach Policy - National.