

WHAT IS YOUR FIRST LINE OF DEFENCE AGAINST COVID-19?

Introducing



Corona Kavach



Protect yourself from medical expenses arising from Covid-19.

Key features

- ➤ Hospitalization expenses for COVID 19 treatment covered
- ► Home Care treatment expenses covered up to 14 days
- ➤ Flexibility to choose Sum Insured between INR 50,000 to 5 lacs
- ➤ 15 days Pre & 30 days Post Hospitalization expenses covered
- > AYUSH treatment covered

Health Insurance

Aditya Birla Health Insurance Co. Limited (A subsidiary of Aditya Birla Capital Ltd.)



Product Benefits

Sum Insured	INR - 50,000, 1lac, 1.5lacs, 2lacs, 2.5lacs, 3lacs, 3.5lacs, 4lacs, 4.5lacs, 5lacs. On Individual basis - Sum Insured shall apply to each individual family member; On Floater basis - Sum Insured shall apply to the entire family.
Hospitalization Expenses	Cover for medical expenses for COVID admissible only when hospitalization is for a minimum period of 24 consecutive hours. Expenses for PPE Kit, gloves and masks covered.
Pre Hospitalization	For 15 days prior to the date of hospitalization/home care treatment.
Post Hospitalization	For 30 days from the date of discharge from the hospital/completion of home care treatment.
AYUSH	Medical Expenses incurred for Inpatient Care treatment for COVID under Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy systems of medicines shall be covered up to sum insured during the Policy period as specified in the policy schedule.
Home Care Treatment Expenses	The Company shall indemnify costs of treatment incurred by the Insured person on availing treatment at home for COVID on Positive diagnosis of COVID in a government authorized diagnostic centre maximum up to 14 days per incident, which in the normal course would require care and treatment at a hospital but is actually taken while confined at home subject to policy terms and conditions.

No Pre-Policy Health Check-Up

Irrespective of the sum insured and age of the insured, no medical tests are required for this policy.

Eligibility

Policy can be availed on individual/floater basis.

- ➤ Legally wedded spouse
- ➤ Parents and Parents-in-law
- ➤ Dependent Children (i.e. natural or legally adopted) between day 1 to 25 years. If the child above 18 years of age is financially independent, he or she shall be ineligible for coverage.

Sub-limits & Exclusions

Hospital Daily Cash (Optional benefit): 0.5% of Sum Insured per day subject to maximum of 15 days in a policy period for every insured member. Home care treatment: Maximum up to 14 days per incident.

Policy Period

Three and Half Months (3 $\frac{1}{2}$ months), Six and Half Months (6 $\frac{1}{2}$ months), Nine and Half Months (9 $\frac{1}{2}$ months) including initial waiting period of 15 days.

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