



FAQs on COVID-19

1. Does my health insurance policy cover COVID-19?

A: All the Health Policies issued by United India Insurance Co. Ltd. except Uni Criticare Policy, provide cover for hospitalisation expenses arising out of COVID-19.

2. Does the Group Health Policy of UIIC taken by my employer cover COVID-19?

A: Yes, all the Group Health Policies issued by United India provide cover for hospitalisation expenses arising out of COVID-19.

3. What is the basis for confirming disease COVID-19?

A: Positive report confirming COVID-19 from Govt Hospital Lab or Lab authorised to conduct COVID-19 Test.

4. Is there any waiting period to cover COVID-19 under health insurance?

A: There is no specific waiting period for COVID-19. However, for all our fresh retail health policies, there is an initial waiting period of 30 days for all diseases and ailments except 'Individual Health Insurance Policy- Platinum'. This 30 days' waiting period is not applicable on our renewals without break. For Corona Kavach Policy, the waiting period is 15 days. For Group Policies, please refer to the policy document to know the initial waiting period, if any.

5. Are pre and post hospitalisation expenses covered?

A: Yes, they are covered up to the limits mentioned in the policy. In our retail health policies pre-hospitalisation expenses up to 30 days before the date of admission and posthospitalisation expenses up to 60 days after the discharge from the hospital are covered. Please see the policy terms and conditions to know more about this coverage. In the Corona Kavach policy pre-hospitalisation period is 15 days and that of post-hospitalisation is 30 days.

6. Is cashless treatment facility available?

A: Yes, Govt Authorities have permitted specific Private Hospitals to treat COVID-19 and cashless treatment facility is available in all our network hospitals notified by Govt Authorities for treatment of COVID-19. For the list of network hospitals, please see our website www.uiic.co.in or the website of the TPA servicing your policy.

7. Are testing charges reimbursable?

A: Ministry of Health and Family welfare has defined protocol for testing, the charges incurred in line with Govt. defined protocols are reimbursable only if followed by hospitalization on advice of Competent doctor to treat COVID-19 cases.

8. Are expenses incurred during Quarantine period covered?

A: Quarantine is a restriction on the movement of those who may have been exposed to a communicable disease but do not have a confirmed medical diagnosis. Quarantine can be an 'Institutional Quarantine' generally maintained by the public authorities. People with travel history are normally lodged in such facilities. It can be a private facility like hotels, etc. People who do not wish to stay in Institutional Quarantine facilities might opt for private facilities. It can also be a home quarantine. As Quarantine is done only to restrict movement of persons who do not have a confirmed medical diagnosis, the expenses in case of Quarantine are not covered.



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9. In case of Isolation, is the Daily Hospital Cash allowance payable?

A: Isolation is separation of sick people with a contagious disease (people who are COVID-19 Positive) from people who are not sick. Daily Hospital Cash Allowance is an optional cover and is payable in case of Hospitalisation only as per policy terms and condition and sublimits if it is opted for under the policy. However, it is not payable in case of Isolation or Quarantine.

10. Where should I avail treatment for a claim to be admissible under a health policy?

A: Treatment for COVID-19 is regulated by various government agencies / authorities. The policy shall cover treatments availed by insured persons from hospitals / Isolation centres / community halls / schools / colleges / stadiums / railway coaches/ any other facility / make-shift or temporary hospital notified by the competent government authority to treat COVID-19. Treatments availed at these places shall be considered as hospitalization treatments. Treatments at locations / facilities not specifically approved / authorized by the concerned Government authority shall not be admissible as a claim under a policy.

11. Are treatments taken at 'Hospital-Hotel' tie up facilities admissible under a health policy?

A: Where any network provider has set up any such make-shift or temporary hospital, such make-shift or temporary hospital shall be regarded as the extension of the network provider and cashless facility shall be made available. Treatments at locations / facilities not specifically approved / authorized by the concerned Government authority to treat COVID-19 shall not be admissible as a claim under a policy.

12. In case one family member found positive, will we cover testing charges of other family members?

A: No, testing charges are reimbursable only in hospitalization cases for any Insured Person covered under the policy.

13. If it is only symptomatic, then are diagnostic charges payable, even if there is no family or contact history?

A: No

14. Will expenses towards treatment taken at home be covered under the Policy?

A: Policies having 'Domiciliary Hospitalisation' / Home Care Treatment cover will cover treatment taken at home as per the clause. However, considering the extraordinary circumstances prevailing due to the Coronavirus Pandemic, United India offers 'Home Care Treatment' to its other policy holders to mitigate the hardship faced by many in finding beds in hospitals. The coverage under 'Home Care Treatment' shall be as follows:

- a. Home Care Treatment means Treatment availed by the Insured Person at home for COVID-19 on positive diagnosis of COVID-19 in a Government authorized diagnostic Centre, which in normal course would require care and treatment at a hospital but is actually taken at home maximum up to 14 days per incident provided that:
 - i. The Medical Practitioner advises the Insured Person to undergo treatment at home
 - ii. 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



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- iii. Daily monitoring chart including records of treatment administered duly signed by the treating doctor is maintained.
 - iv. Insured shall be permitted to avail the services as prescribed by the Medical Practitioner. Cashless or reimbursement facility shall be offered under home care expenses subject to claim settlement policy disclosed on the website.
 - v. In case the insured intends to avail the services of Non-network provider claim shall be subject to reimbursement, a prior approval from the Insurer needs to be taken before availing such services.
- b. In this benefit, the following shall be covered if prescribed by the treating Medical Practitioner and is related to treatment of COVID-19:
- i. Diagnostic tests undergone at home or at diagnostics centre
 - ii. Medicines prescribed in writing
 - iii. Consultation charges of the medical practitioner
 - iv. Nursing charges related to medical staff
 - v. Medical procedures limited to parenteral administration of medicines
Cost of Pulse Oximeter, Oxygen cylinder and Nebulizer
- c. The cost of Home Care Treatment is limited to a maximum of Rs. 15,000.
- d. This benefit is allowed up to 16/04/2022. However, policies with 'Domiciliary Hospitalisation'/'Home Care Treatment' benefit will continue to get covered as per the 'Domiciliary Hospitalisation'/'Home Care Treatment' clause throughout the policy period.
- e. The sub-limit of Rs. 15,000 and the period up to 16/04/2022 specified above will not be applicable for Corona Kavach policy.

15. Will the policy cover Non-Medical Expenditure for COVID-19 patients?

A: Though PPE is a Non-Medical Expenditure which is not payable, United India again allows the following amounts considering the prevailing extraordinary circumstances:

- a. Treatment in 'Isolation Room / Single Room': Rs. 1,000 per day
- b. Treatment in 'ICU': Rs. 1500 per day

Where, the policy already has 'Non-Medical Expenses' as an Add-on cover, the policy holder may choose to claim under the said Add-on cover of the policy or as per the above provision.

B: Corona Kavach policy will continue to be governed by its own terms and conditions. The above limits will not apply for this policy.

16. Will the policy cover Non-Medical Expenditure for Non-Covid-19 patients? **A:** Expenditure towards PPEs will be subsumed under the room rent / ICU charges limit.

17. Will we cover testing charges for Non-Covid-19 patients?

A: RT-PCR or any other approved test for 'Covid-19' will be allowed to Non-Covid-19 persons as per the rates approved by the State / UT Administration / Appropriate Government Authority up to a maximum of Rs. 1,000 provided the test is done as per medical protocol



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while availing hospitalization treatment for a Non-Covid-19 ailment / disease / injury. The expenses shall become admissible only if the primary claim is admissible under the policy. This shall be admissible only once for chronic / repetitive treatments like dialysis and chemotherapy.

18. Will the policy cover hospitalization in a country other than India?

A: No, the geographical area covered under the policy is limited to India.

19. Will my travel history abroad affect the admissibility of claim under the policy? **A:** No, if the hospitalization is in India, the admissibility of the claim will not be affected by the travel history.

20. How can I intimate my claim after hospitalization for Covid-19 infection?

A: Insured can intimate regarding the hospitalisation to their respective TPAs by mail / message / phone call. The details of Email ID and toll-free numbers are available on the health cards issued by the TPAs. The detailed procedure of claim intimation is readily available on the official website of respective TPAs.

21. Are vaccination charges for Covid-19 payable under the policy?

A: Covid-19 Vaccinations are not covered under Retail Policies. Persons covered under group policies may refer to the coverage under the policy.

Note:

The benefits allowed under paragraphs 14, 15 and 16 will be available up to 16/04/2022 to enable our customers and clients to augment the gaps in their current policies with appropriate Covid-19 covers.

Disclaimer: *All answers given above are with reference to COVID-19 only. The information must be read in conjunction with the policy document. In case of any conflict between the FAQ and the policy document, the terms and conditions mentioned in the policy shall prevail.*