

# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108  
Registered Office: 24 Whites Road, Chennai – 600014  
IRDAI REG NO.545



## CORONA KAVACH POLICY, UNITED INDIA

### CUSTOMER INFORMATION SHEET (CIS)

#### Guide to the CIS

- This document has been prepared to give you a brief and quick introduction to your Corona Kavach Policy.
- The CIS must be read concurrently with Policy Wording as there are references to various clauses in the Policy Wordings.
- The CIS only provides a summary of the key features of the policy. Please refer to your Policy Schedule along with the Policy Wordings for complete information on what your policy covers.

(Description is illustrative and not exhaustive)

TITLE	DESCRIPTION	REFER TO POLICY CLAUSE NUMBER
Product Name	<b>Corona Kavach Policy, United India</b>	–
What am I covered for?	<p>a. <b>Hospitalisation expenses:</b> Medical expenses incurred on hospitalisation for Covid for minimum period of 24 hours including pre-hospitalisation expenses for a period of 15 days and post hospitalisation expenses for a period of 30 days.</p> <p>b. <b>Ambulance Charges:</b> Expenses on Road Ambulance subject to a maximum of Rs. 2000/- per hospitalisation.</p> <p>c. <b>Home Care treatment expenses:</b> Costs of treatment incurred by the Insured Person on availing treatment at home maximum up to 14 days per admission as per policy terms and conditions including pre-hospitalisation expenses for a period of 15 days and post hospitalisation expenses for a period of 30 days.</p> <p>d. <b>AYUSH Coverage:</b> Medical expenses incurred on hospitalisation for Covid under AYUSH Treatment.</p> <p>e. <b>Hospital Daily Cash</b></p>	<p><b>4.1, 4.4, 4.5</b></p> <p><b>4.1</b></p> <p><b>4.2</b></p> <p><b>4.3</b></p> <p><b>5.1</b></p>
What are the major exclusions in the policy?	<p><b>Following is a partial list of the Policy Exclusions. Please refer to Policy document for the complete list of exclusions.</b></p> <p>a. Admission primarily for investigation &amp; evaluation</p> <p>b. Admission primarily for rest cure, rehabilitation, and respite care</p> <p>c. Any claim in relation to Covid where it has been diagnosed prior to Policy Start Date</p> <p>d. Day Care treatment and OPD treatment</p>	<p><b>7.1</b></p> <p><b>7.2</b></p> <p><b>7.5</b></p> <p><b>7.6</b></p>
Waiting Period	Expenses related to the treatment of Covid within 15 days from the policy commencement date shall be excluded.	<b>6.1</b>
Payment Basis	The Base Cover is on indemnity basis and Optional Cover is on Benefit Basis.	–
Cancellation	UIC may cancel the policy at any time on grounds of misrepresentation, non-disclosure of material facts or fraud by the Insured Person, by giving 7 days' written notice.	<b>9.9</b>
Claims	<p>a. <b>For Cashless Procedure:</b> Hospital Network details can be obtained at: <a href="https://uic.co.in/en/tpa-ppn-network-hospitals">https://uic.co.in/en/tpa-ppn-network-hospitals</a></p>	<b>8.1</b>

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	<p><b>b. For Reimbursement of Claim:</b> For reimbursement of claims, the Insured Person may submit the necessary documents to TPA/Company within the prescribed time limit as specified hereunder.</p> <table border="1"> <thead> <tr> <th>Sr. No.</th> <th>Type of Claim</th> <th>Prescribed Time Limit</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Reimbursement of Hospitalisation and Pre-hospitalisation expenses</td> <td>Within thirty days of date of discharge from hospital</td> </tr> <tr> <td>2</td> <td>Reimbursement of Post hospitalisation expenses</td> <td>Within fifteen days from completion of post hospitalisation treatment</td> </tr> <tr> <td>3</td> <td>Reimbursement of Home Care expenses</td> <td>Within thirty days from completion of home care treatment</td> </tr> </tbody> </table> <p>For details on claim procedure, please refer to the Policy document.</p>	Sr. No.	Type of Claim	Prescribed Time Limit	1	Reimbursement of Hospitalisation and Pre-hospitalisation expenses	Within thirty days of date of discharge from hospital	2	Reimbursement of Post hospitalisation expenses	Within fifteen days from completion of post hospitalisation treatment	3	Reimbursement of Home Care expenses	Within thirty days from completion of home care treatment	<b>8.2</b>
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Policy Servicing	<p><b>Policy Servicing</b> Please contact your Policy issuing office, details of which are mentioned in your Policy Schedule.</p>	–												
Grievance/ Complaints	<p><b>Grievance/Complaints</b> In case of any grievance, you may contact UIIC through: a. Website: <a href="http://www.uiic.co.in">www.uiic.co.in</a> b. Toll Free Number: 1800 425 333 33 c. E-Mail: <a href="mailto:customercare@uiic.co.in">customercare@uiic.co.in</a> You may also approach the grievance cell at any of our branches with details of the grievance.  Alternatively, you may lodge a complaint at the IRDAI Integrated Grievance Management System (<a href="https://igms.irda.gov.in/">https://igms.irda.gov.in/</a>) <b>OR</b> You could approach the Offices of the <b>Insurance Ombudsman</b> – The contact details of the Insurance Ombudsman offices have been provided as Annexure–B of Policy document.</p>	<b>10</b>												
Insured's Rights	<p><b>Turn Around Time (TAT):</b> For reimbursement claims, the company shall settle or reject a claim within 30 days from date of receipt of last necessary document.</p>	<b>8.5</b>												
Insured's Obligations	<p>Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may result in claim not being paid.</p>	–												

**Legal Disclaimer Note:** The information must be read in conjunction with the product brochure and policy document. In case of any conflict between the CIS and the policy document, the terms and conditions mentioned in the policy shall prevail.