

# 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	UIIC 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://uiic.co.in/en/tpa-ppn-network-hospitals">https://uiic.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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3	Reimbursement of Home Care expenses	Within thirty days from completion of home care treatment												
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.

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## BENEFIT / PREMIUM ILLUSTRATION

Corona Kavach Policy, United India

### Please note:

1. Premium rates specified in the illustrations below are standard premium rates exclusive of any loadings and GST.
2. Rates shown below are for 3.5 Months policy tenure.

### ILLUSTRATION

Family consisting of Self, Spouse, 2 Dependent Children, Father, Mother and Mother-in-Law

Age of Insured Member	Coverage opted on Individual basis covering each member of the family separately (at a single point in time)		Coverage opted on Individual basis covering multiple members of the family under a single policy (Sum Insured is available for each member of the family)				Coverage opted on family floater basis with overall Sum Insured (Only one Sum Insured is available for the entire family)			
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount	Sum Insured (Rs.)	Premium or consolidated premium for all members of family (Rs.)	Floater Discount if any	Premium after discount (Rs.)	Sum Insured (Rs.)
69	2,856	5,00,000	2,856	0%	2,856	5,00,000	10,561	20%	8,449	5,00,000
65	2,856	5,00,000	2,856	0%	2,856	5,00,000				
60	2,230	5,00,000	2,230	0%	2,230	5,00,000				
42	902	5,00,000	902	0%	902	5,00,000				
40	743	5,00,000	743	0%	743	5,00,000				
21	487	5,00,000	487	0%	487	5,00,000				
18	487	5,00,000	487	0%	487	5,00,000				
Total Premium for all members of the family is Rs. 10,561, when each member is covered separately.			Total Premium for all members of the family is Rs. 10,561, when they are covered under a single policy.				Total Premium when policy is opted on floater basis is Rs. 8,449.			
Sum Insured available for each individual is Rs. 5,00,000/-			Sum Insured available for each individual is Rs. 5,00,000/-				Sum Insured of Rs. 5,00,000 is available for the entire family.			