

FAQS IN RELATION TO COVID-19 COVER UNDER HEALTH INSURANCE POLICIES

1. Does my existing health insurance policy cover hospitalization expenses on account of COVID-19?

Yes, hospitalization expenses on account of COVID-19 will be covered under the policy in accordance with the policy terms and conditions.

2. Are any waiting periods applicable to claims under COVID-19?

In case your policy has an Outpatient Treatment Cover, then waiting periods are not applicable. A claim under Outpatient Treatment Cover can be made in accordance with the claims procedure mentioned in the policy wording.

In the case of hospitalization on account of COVID-19, the Initial waiting period of 30 days is applicable for the fresh policy. No waiting period is applicable for the timely renewed policies without a break.

3. Will the policy cover expense due to quarantine?

In case the quarantine is in a hospital on the advice of a Medical Practitioner, then the medical expenses incurred will be covered in accordance with the policy terms and conditions. However, expenses incurred on account of self-quarantine or quarantine at home will not be covered.

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

No. The geographical scope of the policy is limited to India.

5. Will my travel history abroad affect the admissibility of claim under the policy?

So long as the hospitalization is in India, the travel history will not affect the admissibility of claim under the policy.

6. Are the consultations with a Medical Practitioner and diagnostic tests in relation to COVID-19 covered under my Health Insurance policy?

In case your policy has an Outpatient Treatment Cover, then all consultations with a Medical Practitioner and diagnostic tests as advised by a Medical Practitioner are covered. A claim under Outpatient Treatment Cover can be made in accordance with the claims procedure mentioned in the policy wordings.

Further, in case there is hospitalization on account of COVID-19 and the same has been paid under the policy, then all expenses related to COVID-19 incurred on account of consultations with a Medical Practitioner and diagnostic tests as advised by a Medical Practitioner in the 30

day period prior to date of admission and 60 day period after date of discharge will be covered in accordance with the policy terms and conditions.

7. How can I intimate my claim after hospitalization?

Acko General Insurance customers can simply call us on 1800 102 1213 or write in to us at acko.crm@fhpl.net and our representative will connect with you to help you with taking your claim process ahead.

While this outbreak is certainly a cause for concern, it is important to remember that panic will only lead to chaos. By simply ensuring that we take care of ourselves, and keep our surroundings clean, we can all play our part in curbing the spread of this disease.

Also if you Flu Like Symptoms are making you anxious? You can talk to a doctor right away, after taking our COVID-19 symptom checker at: <https://acko.getvisitapp.com/>

8. How can I submit my reimbursement claim ?

You do not need to send us physical documents. All you have to do is scan the Original Documents at acko.crm@fhpl.net. Before scanning the original documents you will have write with pen "FOR ACKO INSURANCE" on these ORIGINAL documents. Once you share the scanned copies of documents our team will take care of the rest and you will receive auto updates on SmS and Email on the claim status on a regular basis.

9. Will my family members be covered for expenses on account of COVID 19?

Yes, if your family members are covered under Health policy of Acko General Insurance.

10. Will I get pre and post hospitalization expenses incurred after my Hospitalization for COVID 19?

Yes, your pre and post hospitalization expenses will be covered if your Hospitalization claim is considered under the policy.