

reLIANCE

GENERAL  
INSURANCE

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**Together we'll beat Coronavirus!  
Get covered with**

**Corona Rakshak Policy, Reliance General**

CORONA RAKSHAK POLICY, RELIANCE GENERAL. UIN : RELHLIP21093V012021



## WHAT IS CORONA RAKSHAK POLICY?

Corona Rakshak Policy, Reliance General is an affordable Health Insurance policy that offers lumpsum benefit\* to the insured if diagnosed with COVID-19.



Need based short term benefit health cover for COVID-19 pandemic



Sum insured on Individual basis



Lump Sum Benefit  
100% of SI\*



Hassle Free  
Claim Settlement

\*Payable only on hospitalisation for a minimum continuous period of 72 hours following positive diagnosis for COVID from a government authorized diagnostic centre.

## Detailed benefits covered under Corona Rakshak Policy, Reliance General

Benefit	Description
<b>Product Type</b>	Individual
<b>Sum Insured (in ₹ )</b>	50k,1L,1.5L,2L,2.5L
<b>Policy Period</b>	Three and Half Months (3 ½ months), Six and Half Months (6 ½ months), Nine and Half Months (9 ½ months) i.e .105 days , 195 days and 285 days respectively including waiting period.
<b>Eligibility</b>	Adult Age 18 yrs. to 65 yrs.
<b>Coverage</b>	100% of Sum Insured if diagnosis confirms presence of COVID-19 & requiring hospitalization for continuous 72 hours



### PRE-INSURANCE MEDICAL EXAMINATION

- No pre-insurance medical examination test is required, irrespective of the sum insured and age of the insured\*\* (Please refer conditions)
- Underwriting loading on the standard premium rates will be applicable based on health status of the proposed Insured person
- Underwriting loading of premium will be applicable on the particular Insured's premium.



### POLICY CANCELLATION

The company may cancel the policy at anytime on grounds of mis-representation, non-disclosure of material facts, fraud by insured person, by giving 7days written notice. There would be no refund of premium on cancellation on grounds of mis-representation.



### WAITING PERIOD

The Company shall not be liable for any claim arising for COVID within 15 days from the first policy commencement date.



### EXCLUSIONS#

1. Investigation & Evaluation
  - a. Expenses related to any admission primarily for diagnostics and evaluation purposes.
  - b. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment

2. Any diagnosis which is not related and not incidental to COVID is not covered in this Policy
3. Testing done at a Diagnostic centre which is not authorized by the Government shall not be recognized under this Policy
4. Any claim with respect to COVID manifested prior to commencement date of this policy or during the waiting period
5. Cover under this Policy shall cease if the Insured Person travels to any country placed under travel restriction by the Government of India.

#All exclusions are subject to terms and conditions of the policy, please read complete policy wordings before concluding sales



## CLAIM PROCESS



### Step 1

Inform our health claims team, RCARE, of hospital admission using the helpline number 1800 3009 given on your health card



### Step 2

Submit the required documents to RCARE



### Step 3

**Network Hospital -**  
RCARE will arrange for Cashless facility  
**Non-Network Hospital -**  
For Re-imbursment claims please follow the process as mentioned in our policy wordings

## PREMIUM CHART

(Sum Insured & Premiums mentioned are in ₹ and are exclusive of GST)

Age Band	Sum Insured	3 month (+15 days)	6 month (+15 days)	9 month (+15 days)	Age Band	Sum Insured	3 month (+15 days)	6 month (+15 days)	9 month (+15 days)
18 - 35	50000	443	765	966	46 - 55	50000	968	1,672	2,112
18 - 35	100000	930	1,606	2,029	46 - 55	100000	2,033	3,511	4,436
18 - 35	150000	1,428	2,466	3,115	46 - 55	150000	3,122	5,393	6,812
18 - 35	200000	1,948	3,365	4,250	46 - 55	200000	4,260	7,357	9,294
18 - 35	250000	2,490	4,302	5,434	46 - 55	250000	5,445	9,406	11,881
36 - 45	50000	492	850	1,073	56 - 65	50000	1,897	3,277	4,140
36 - 45	100000	1,033	1,784	2,254	56 - 65	100000	3,985	6,883	8,694
36 - 45	150000	1,587	2,740	3,461	56 - 65	150000	6,119	10,570	13,351
36 - 45	200000	2,165	3,739	4,723	56 - 65	200000	8,349	14,421	18,216
36 - 45	250000	2,767	4,780	6,037	56 - 65	250000	10,673	18,436	23,287

To make a smart choice, get in touch with us right away!



[reliancegeneral.co.in](http://reliancegeneral.co.in)



022-4890 3009 (Paid)  
1800 3009 (Toll Free)



74004 22200



Connect directly with our Customer Care Executive  
Call 022-3383 4185 (paid line) only for senior citizen

Contact our Insurance advisor

Go digital with us



A Smart App by Reliance General Insurance

available on



Prohibition of Rebates - Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.

Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.



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An ISO 9001:2015  
Certified Company

\*\* Pre-Policy Health Check Up Can be done in case of Adverse health conditions and at sole discretion of Underwriter proposal can be accepted, rejected or accepted with conditions.

For complete details on the benefits, coverage, terms & conditions and exclusions, visit the website [www.reliancegeneral.co.in](http://www.reliancegeneral.co.in) and read the sales brochure, prospectus and policy wordings together carefully before concluding sale. Tax laws are subject to change.

**IRDAI Registration No. 103. Reliance General Insurance Company Limited**

**Registered & Corporate Office:**

Reliance Centre, South Wing, 4th Floor, Off. Western Express Highway, Santacruz (East), Mumbai - 400 055.

Corporate Identity Number: U66603MH2000PLC128300. CORONA RAKSHAK POLICY, RELIANCE GENERAL.

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