Policy Inclusions and Exclusions

Inclusions:

- Diagnosis cover (100% of SI)#

- If Insured person's diagnostic** test confirms Coronavirus Disease (COVID-19)

Exclusions:

- Any Pre-Existing Disease*
- Co-Habitation with an existing Covid-19 patient
- Travel to any restricted Countries
- Diagnosis done at Unauthorized testing Centers
- Diagnosis/Treatment taken outside India

#All Claims shall be restricted to 100% of the SI | In case of claim under these covers, higher of the two clims will be payable.

*Quarantine means isolation due to Diagnosis or Suspected inspection of COVID-19.| **Testing for Diagnosis /prescription of Quarantine to be done by authorized centres as declared by Union Health Ministry of India.

Claims Process

Claim Intimation –Through Reliance General Insurance Company Limited Website or E-Mail

Document Submission – Upload through website

Claim Assessment – Reliance care team shall review / Assess the documents

Claim Approved – Payment is made as per Policy terms and conditions

In case if any Claim query – Request will be sent to submit the required / pending documents

In case of claim rejection – Rejection letter will be sent with reason of rejection

Document Checklist:

- Claim Form Duly signed
- Covid'19 confirmation report
- Legal Heir incase of death
- Any travel history? If yes – provide passport and visa copy

Document Submission

Documents to be submitted within 30 days of discharge**

Documents submission is 100% Digital* & shall be submitted on the website or can be scanned and shared on the registered email id

*Claim is processed through digital mode of original documents (Scan copies) and do not require physical copies, however RGICL reserves it right to ask physical copies of original documents if deemed necessary in any claim

**Physical documents to be sent to RCARE Address if asked by RGICL (RCARE Address: Rcare Health Reliance General Insurance, 3rd Floor, Hi techcity Rd, Madapur, Hyderabad - 500081)

How to reach for Claim

- Claims to be intimated through:

- RIVA-Al Powered 24x7 Chat Assistance

- WhatsApp on 74004 22200

- Mail on rgicl.rearehealth@relianceada.com

- Call on 1800 3009 (Toll free) or 022 4890 3009 (Paid)

FAQ'S

1. Is there any waiting period applicable for Reliance COVID'19 Protection Insurance?
   Yes, Diagnosis or Quarantine with 15 days of Certificate start date is not covered

2. Is this policy applicable or can be taken out of India?
   No, Treatment taken out of India is not covered

3. Will the policy cover Diagnosis outside India? (Contracted virus with travel History)
   No, Diagnosis conformed out of India is not covered

4. Will the policy cover Home Quarantine / self-quarantine?
   No, Home / Self quarantine is not covered in this policy