

Customer Information Sheet

Sl. No	Title	Description	Refer To Policy Clause Number												
	<b>Product Name</b>	<b>Corona Kavach Policy, Tata AIG General Insurance Company Ltd.</b>													
1.	<b>What am I covered for:</b>	a. Hospitalization expenses- Medical expenses incurred on hospitalization for Covid for minimum period of 24 hours including pre-hospitalization expenses for a period of 15 days and post hospitalization expenses for a period of 30 days.	Section 2- Benefits												
		b. Ambulance Charges: Expenses on road Ambulance subject to a maximum of Rs.2000/- per hospitalization.	Section 2- Benefits												
		c. Home Care treatment expenses - 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-hospitalization expenses for a period of 15 days and post hospitalization expenses for a period of 30 days.	Section 2- Benefits												
		d. AYUSH Coverage- Medical expenses incurred on hospitalization for Covid under AYUSH Treatment	Section 2- Benefits												
		e. Hospital Daily Cash	Section 2- Benefits												
2.	<b>What are the Major exclusions in the policy</b>	Following is a partial list of the policy exclusions. Please refer to the policy document for the complete list of exclusions:	Section 3 - Exclusions												
		a. Investigation & evaluation ( Code- Excl 04)	Section 3 - Exclusions												
		b. Rest Cure, rehabilitation and respite care ( Code- Excl 05)	Section 3 - Exclusions												
		c. Any claim in relation to Covid where it has been diagnosed prior to policy start date	Section 3 - Exclusions												
		d. Any expenses incurred on Day Care treatment and OPD treatment	Section 3 - Exclusions												
3.	<b>Waiting Period</b>	Expenses related to the treatment of Covid within 15 days from the policy commencement date shall be excluded	Section 3 - Exclusions												
4.	<b>Payment basis</b>	The Base Cover is on indemnity basis and Optional Cover is on Benefit Basis													
5.	<b>Cancellation</b>	The Company may cancel the policy at any time on grounds of misrepresentation, non-disclosure of material facts, fraud by the Insured Person by giving 7 days' written notice.	Section 4 -Standard General Terms & Clause												
6.	<b>Claims</b>	a. For Cashless Service: Network hospital details can be obtained from our website: <a href="http://www.tataaig.com">www.tataaig.com</a>	Section 5 – Claim Procedure and Claims payment												
		b. For Reimbursement of Claim: For reimbursement of claims the insured person may submit the necessary documents to TPA/Company within the prescribed time limit as specified hereunder.													
		<table border="1"> <thead> <tr> <th>Sl.No.</th> <th>Type of Claim</th> <th>Prescribed Time limit</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>Reimbursement of hospitalization and pre hospitalization expenses</td> <td>Within thirty days of date of discharge from hospital</td> </tr> <tr> <td>2.</td> <td>Reimbursement of post hospitalization expenses</td> <td>Within fifteen days from completion of post hospitalization 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>		Sl.No.	Type of Claim	Prescribed Time limit	1.	Reimbursement of hospitalization and pre hospitalization expenses	Within thirty days of date of discharge from hospital	2.	Reimbursement of post hospitalization expenses	Within fifteen days from completion of post hospitalization treatment	3.	Reimbursement of Home Care expenses	Within thirty days from completion of home care treatment
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For details on claim procedure please refer the policy document.															
7.	<b>Policy Servicing</b>	<ul style="list-style-type: none"> <li>• Company Officials:                             <ul style="list-style-type: none"> <li>I. If you are not satisfied with our services and wish to lodge a complaint, please call our 24X7 Toll free number 1800-266-7780 or 1800 22 9966 (for Senior Citizens) or you may email to the customer service desk at <a href="mailto:customersupport@tataaig.com">customersupport@tataaig.com</a></li> <li>II. For lack of a response or if the resolution still does not meet your expectations, you can write to:                                     <ul style="list-style-type: none"> <li>• Escalation Level 1: <a href="mailto:manager.customersupport@tataaig.com">manager.customersupport@tataaig.com</a></li> <li>• Escalation Level 2: <a href="mailto:head.customerservices@tataaig.com">head.customerservices@tataaig.com</a></li> </ul> </li> </ul> </li> </ul>													

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8.	<b>Grievances/ Complaints</b>	a. Details of Grievance redressal officer is available on our website <a href="https://www.tataaig.com/product/tata-aig-customer-redressal-policy">https://www.tataaig.com/product/tata-aig-customer-redressal-policy</a> b. IRDAI Integrated Grievance Management System - <a href="https://igms.irda.gov.in/">https://igms.irda.gov.in/</a> c. Insurance Ombudsman – The contact details of the Insurance Ombudsman offices have been provided as Annexure-B of Policy document.	Section 4 Standard General Terms & Clause  Annexure-B
9.	<b>Insured's Rights</b>	<p><b>Notification of Claim:</b>            Notice with full particulars shall be sent to the Company/TPA (if applicable) as under:</p> <p>i. Within 24 hours from the date of emergency hospitalization/cashless home care treatment.            ii. At least 48 hours prior to admission in Hospital in case of a planned Hospitalization.</p> <p><b>Claim Settlement (provision for Penal Interest)</b></p> <p>i. The Company shall settle or reject a claim, as the case may be, within 30 days from the date of receipt of last necessary document.            ii. In the case of delay in the payment of a claim, the Company shall be liable to pay interest from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the bank rate.            iii. However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest in any case not later than 30 days from the date of receipt of last necessary document. In such cases, the Company shall settle the claim within 45 days from the date of receipt of last necessary document.            iv. In case of delay beyond stipulated 45 days the company shall be liable to pay interest at a rate 2% above the bank rate from the date of receipt of last necessary document to the date of payment of claim.</p>	Section 5 – Claims Procedure and claims payment  Section 4-Standard General Terms & Clause
10.	<b>Insured's Obligations</b>	Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may result in claim not being paid.	
<p><b>Legal Disclaimer Note:</b> 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 document shall prevail.</p>			

## Tata AIG General Insurance Company Limited

**Registered Office:** Peninsula Business Park, Tower A, 15th Floor, G. K. Marg, Lower Parel, Mumbai - 400 013.

24x7 Toll Free No: 1800 266 7780 or 1800 22 9966 (For Senior Citizens) Fax: 022-6693 8170 Email: [customersupport@tataaig.com](mailto:customersupport@tataaig.com)  
 Website: [www.tataaig.com](http://www.tataaig.com) IRDA of India Registration No.: 108 CIN: U85110MH2000PLC128425

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