



## UCOBANK RETIREES' ASSOCIATION KARNATAKA (Regd)

(Regd as S.No: 699/97-98 Dated 20/01/1998 with the Registrar of Societies, Karnataka)

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**UBRA-KAR/CIR/0214/2017-20**

**Date: 07.07.2020.**

**To all members of our unit.**

**Dear Comrades,**

**SUB: UNITED INDIA INSURANCE COMPANY LIMITED - Clarifications regarding COVID-19 treatment cover.**

We are attaching a communication from UIICL regarding “**FAQ on COVID '19 Claims**”. This will clarify many questions that are there in the minds of members.

**B.Lakshminarayana**  
**Hon. Secretary.**



**UNITED INDIA INSURANCE COMPANY LIMITED**  
**Regd. Office: 24, Whites Road, Chennai – 600014**

### **FAQ on COVID '19 CLAIMS**

**1. Does my health insurance policy cover COVID '19 infections?**

**Answer:** All the Health Policies issued by United India Insurance Co. Ltd. (UIIC) except Uni Criticare Policy, provide cover for hospitalisation expenses arising out of COVID '19 infections.

**2. Does the Group Health Policy of UIIC taken by my employer cover COVID' 19?**

**Answer:** Yes, all the Group Health Policies issued by United India Insurance Co. Ltd. (UIIC) provide cover for hospitalisation expenses arising out of COVID '19 infections.

**3. What is basis for confirming disease COVID 19?**

**Answer:** Positive report confirming COVID 19 from Govt Hospital Lab or Lab authorised to conduct COVID 19 Test.

**4. Is there any waiting period to cover COVID '19 under health insurance?<sup>1</sup>**

**Answer:** There is no specific waiting period for COVID '19. However, for all our

fresh retail health policies, there is an initial waiting period of 30 days for all diseases and ailments. This 30-days' waiting period is not applicable on our renewals without break.

For all Group Policies, please see the policy document to know the initial waiting period, if any.

**5.** Are pre and post hospitalisation expenses covered?

**Answer:** Yes, they are covered up to the limits mentioned in the policy. In our retail health policies pre-hospitalisation expenses up to 30 days before the date of admission and post-hospitalisation expenses up to 60 days after the discharge from the hospital are covered. Please see the policy terms and conditions to know more about this coverage.

**6.** Is cashless treatment facility available?

**Answer:** Yes, Govt Authorities have permitted specific Private Hospitals to treat Covid 19 and cashless treatment facility is available in all our network hospitals notified by Govt Authorities for treatment of treatment of COVID' 19. For the list of network hospitals, please see our website [www.uiic.co.in](http://www.uiic.co.in) or the website of the TPA servicing your policy.

**7.** Are testing charges reimbursable?

**Answer:** Ministry of Health and Family welfare has defined protocol for testing, the charges incurred in line with Govt. defined protocols are reimbursable only if followed by hospitalization on advice of Competent doctor to treat COVID' 19 cases.

**8.** Are expenses incurred during quarantine period covered?

**Answer:** Quarantine is a restriction on the movement of those who may have been exposed to a communicable disease but do not have a confirmed medical diagnosis. The policy does not cover any expenses in case of Quarantine.

**9.** Are expenses incurred during isolation period covered?

**Answer:** Medical Expenses incurred during Isolation for Insured person tested Positive for COVID' 19 in a hospital or ward or a place notified by the appropriate government authority as a place of Isolation for patients with contagious or infectious diseases are covered under the policy

**10.** Will expenses towards treatment at home be covered under domiciliary treatment?

**Answer:** Expenses incurred towards domiciliary treatment for Insured person tested Positive are covered under policies that have 'Domiciliary Hospitalisation' cover. However, admissibility of claim is subject to the following conditions:

**(a)** The sub limit specified in the policy for domiciliary hospitalisation

**(b)** The treatment availed is for a period exceeding 3 days (or as specified under the policy)

**(c)** The condition of the patient is such that he / she is not in a condition to be moved to a hospital or the patient takes treatment at home on account of non-availability of room in a hospital / ward / isolation centre.

Please see the policy terms & conditions as some provisions may vary for different products.

**11.** In case of isolation, is the daily cash allowance payable?

**Answer:** Daily cash Allowance is an optional cover and is payable in case of Isolation as per policy terms and condition and sub-limits if it is opted for under the policy. However, it is not payable in case of Quarantine.

**12.** In case one family member found positive, will we cover testing charges of other family members?

**Answer:** No, testing charges are reimbursable only in hospitalization cases for any Insured Person covered under the policy.

**13.** If it is only symptomatic, then are diagnostic charges payable, even if there is no family or contact history?

**Answer: NO**

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

**Answer:** No, the geographical area covered under the policy is limited to India.

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

**Answer:** No, as long as the hospitalization is in India, the admissibility of the claim will not be affected by the travel history.

**16.** How can I intimate my claim after hospitalization for COVID' 19 infection?

**Answer:** Insured can intimate regarding the hospitalisation to their respective TPAs by mail / message / phone call. The details of Email ID and toll free numbers are available on the health cards issued by the TPAs. The detailed procedure of claim intimation is readily available on the official website of respective TPAs.

**Disclaimer:** All answers given above are with particular reference to COVID 19 only. The information must be read in conjunction with the policy document. In case of any conflict between the FAQ and the policy document, the terms and conditions mentioned in the policy shall prevail.

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