

COVID-19 FAQs

Health Insurance

- **Will my existing health insurance policy cover hospitalization expenses on account of COVID-19?**

COVID-19 claims will be covered under the below mentioned products of Kotak General Insurance as per the policy terms and conditions:

Sl. No.	Product Name	UIN
1	Kotak Health Care	KOTHLIP19059V021819
2	Kotak Health Premier	KOTHLIP19063V021819
3	Kotak Health Super Top Up	KOTHLIP19062V021819
4	Kotak Group Health Care	IRDAI/HLT/KMGI/P-H(G)/V.I/58/2016-17
5	Kotak Group Health Care - Micro Insurance	KOTHMGP073V011819
6	Kotak Group Smart Cash	KOTHLGP19014V011819
7	Kotak Group Hospital Cash	KOTHLGP18025V011718
8	Kotak Group Smart Cash - Micro Insurance	KOTHMGP076V011819
9	Arogya Sanjeevani Policy, Kotak Mahindra General Insurance Company Limited	KOTHLIP20159V011920
10	Kotak Covid-19 Secure	KOTHLGP21032V012021

- **Will the policy cover expenses due to quarantine?**

Medical expenses including treatment expenses during quarantine period towards COVID-19, will be covered provided the customer submits prescription from Govt. doctor certifying the need to be quarantined along with Medical test report for COVID-19. However, expenses incurred on account of self-quarantine or quarantine at home will not be covered.

- **Are there any waiting periods applicable for COVID-19 claims?**

In case of new retail health policies there is a 30-day waiting period for all illnesses including COVID-19. In case of renewal or portability, the 30-day waiting period would not apply. In case you are covered under a Group Health policy, please refer to the terms and conditions of the respective Group policy.

- **Will my family members be covered for expenses on account of COVID-19?**

Yes, provided that they are covered as Insured Person(s) under the respective health insurance policies.

- **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.

- **Are expenses related to diagnostic tests in relation to COVID-19 covered under my Health Insurance policy?**

In case there is a hospitalization on account of COVID-19 and the diagnostic test is done during pre and post hospitalization as specified in the policy or during hospitalization, the expenses will be payable as per the policy terms

If your policy covers OPD expenses, then the diagnostic test is payable even if there is no admission.

- **Are the expenses on medicines and diagnostic tests incurred during medically advised home isolation due to COVID-19 covered?**

In case your policy has an Outpatient Treatment Cover, then these expenses will be covered in accordance with the policy terms and conditions.

- **What is the procedure to intimate the claim?**

You may intimate the claim by calling us on our toll free no: 1800 266 4545 or you may write an e-mail at care@kotak.com

- **What is the list of documents required for the claim and where to submit the same?**

List of documents:

- Claim form duly filled in
- Discharge card from Hospital
- Original Bills and receipts towards hospitalization expenses and pre-post hospital expenses.
- Medical investigation report along COVID-19 report
- Photo ID
- Cancelled Cheque. If cancelled cheque is unnamed, copy of bank passbook to be attached.
- KYC if the claim exceed INR 1lakh

Please send the relevant documents to:

Family Health Plan (TPA) Ltd,
Srinilaya – Cyber Spazio
Suite # 101,102,109 & 110, Ground Floor,
Road No. 2, Banjara Hills,
Hyderabad, 500 034.

In case of any further queries pertaining to COVID-19, you may call us on our toll free no: 1800 266 4545 (24X7 for Health Claims and 8 am to 8pm for other queries)

In case your concerns are not resolved through the dedicated toll free numbers, you can also get in touch with our Nodal Officers on the below mentioned numbers between 10 am to 6 pm (Monday – Friday):

For customers - 022-42858659

For agents and intermediaries – 022-42858660

Motor Insurance

- **Can I get continuity benefit for my motor insurance policy which is due for renewal?**

All Kotak General Insurance motor insurance policy renewals expiring during the lockdown period would be eligible for continuity benefit for Third Party Liability coverage provided the policyholder renews the policy within the prescribed timelines issued by the Regulatory/Government authorities.