

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 Zurich Kotak General Insurance as per the policy terms and conditions:

Sl. No.	Product Name	UIN
1	Health Premier	ZUKHLIP23109V052223
2	Health Super Top Up	ZUKHLIP21162V042021
3	Group Health Care	ZUKHLGP21221V032021
4	Group Health Care - Micro Insurance	ZUKHMG21347V032021
5	Group Smart Cash	ZUKHLGP21220V032021
6	Group Smart Cash - Micro Insurance	ZUKHMG21348V032021
7	Group Smart Health	ZUKHLGP21220V032021
8	Group Smart Health - Micro Insurance	ZUKHMG21348V032021
9	Arogya Sanjeevani Policy, Zurich Kotak General Insurance Company (India) Limited	ZUKHLIP20159V021920
10	Group Health Assure	ZUKHLGP22168V022122
11	Group Health Assure – Micro Insurance	ZUKHMG22406V032324
12	MediShield	ZUKHLIP23195V022223
13	Health Maximiser	ZUKHLIP24026V022324
14	Smart Travel	ZUKTIOP24156V022324
15	Group Smart Travel	ZUKTGBP24163V022324
16	LiveWell	ZUKHLIP25035V012425
17	Empower	ZUKHLIP25036V012425

- **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@zurichkotak.com

- **What is the list of documents required for the claim?**

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

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 write to us care@zurichkotak.com