What is corona virus?
Corona viruses are a large family of viruses which may cause illness in animals or humans. In humans, several corona viruses are known to cause respiratory infections ranging from the common cold to more severe diseases such as Middle East Respiratory Syndrome (MERS) and Severe Acute respiratory Syndrome (SARS). The most recently discovered coronavirus causes coronavirus disease COVID-19.

What is COVID-19?
COVID-19 is the infectious disease caused by the most recently discovered corona virus. This new virus and disease were unknown before the outbreak began in Wuhan, China, in December 2019.

Corona Virus Symptoms?

The symptoms of coronavirus are like that of cold and flu. The symptoms set in after 2-4 days of infection, and are generally mild. The symptoms include:

- Cough
- Fever
- Runny nose
- Headache
- Shortness of breath

Also, note that the coronavirus symptoms may vary from people to people and in severe cases, it may lead to an illness, which can prove fatal.

Reliance General Insurance Support -
The safety of our customers and employees is our top priority in these trying times. We have advised most of our staff to work from home to protect them. But at the same time, we assure you that we are here for you and will deliver all the services you need. Our digital platform is also available 24x7 to help you.

Will my health policy cover expenses for treatment of COVID-19?
There is no exclusion in our health policies for COVID-19 or any other pandemics, unless in case of policies covering specific named illnesses only, the claim is admissible subject to other policy Terms & Conditions.

Are any waiting periods applicable for COVID-19?

The retail health policies taken anew have 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.

The Group Medi claim policies, the claim is admissible subject to other policy Terms & Conditions.

Will my policy covered expenses related to diagnostic tests for COVID-19 or during Quarantine?

A. If the diagnostic test is done as part of the inpatient treatment, it is covered. In case there is any admission, expenses related to pre and post hospitalization expenses are also payable subject to the time periods in your policy.
If your policy covers OPD expenses, then the diagnostic test is payable even if there is no admission.

B. In case the quarantine is in a hospital on the advice of medical practitioner, then the medical expenses incurred will be covered in accordance with the policy terms and conditions. However, expenses incurred on account of self-quarantine or quarantine at home will not be covered.

What are the expenses that are not covered under COVID-19?

IRDAI listed non-payable expenses will not be covered under your policy.

Will my policy cover treatment outside India or contracted the virus with a travel history?

For Health Policies in India, the treatment should be taken in India and the mode or place of contracting disease has no bearing on the admissibility of a claim.

Which room I can opt during hospitalization?

Isolation Room / ICU and the room entitlement charges will be paid in accordance with your policy terms and conditions.

Where can I intimate my claim or how can I submit my claim during Lock down?

We understand that there is disruption in courier services and our customers would not be able to submit the original claim documents. To submit your claim, please follow the following simple steps:

Download our Reliance Self- I app on Apple store or Google play store.

Attach the policy and intimate the claim.

Scan the documents and kindly attach digital copy of your claim documents against your claim intimation details.

Kindly ensure that attachment size in a single mail does not exceed 5MB.

However, we request you to retain the original copies of the documents as they will be needed for submission, later.