

Roma Joglekar | Physiotherapist & Former Gymnast

PROTECTING you against Covid-19 with an affordable health cover.

Now you can secure yourself against covid-19 treatment expenses with a comprehensive health insurance.

Health Insurance

Aditya Birla Health Insurance Co. Limited
(A subsidiary of Aditya Birla Capital Ltd.)



**ADITYA BIRLA
CAPITAL**

PROTECTING INVESTING FINANCING ADVISING



What benefits does the plan offer?

- Covers individuals aged between 18 - 35 years.
- 15 days waiting period is applicable.



What all does it cover?

- Covers hospitalisation and virus detection expenses for COVID -19 of up to lump sum pay out of Sum Insured.



What's Not Covered / Exclusions

- Pre-existing: Any Pre-existing condition whether declared or not declared is not covered.
- COVID-19 Diagnosis within initial waiting period or Quarantine within 15 days of Certificate Period Start Date is not covered.
- Co-habitation: No claim shall be payable where the Insured Person was living with and sharing the same address as that of person(s) who were Diagnosed with COVID-19 or Quarantined at the time of Proposal.
- Unauthorized Testing centre: Testing done at a Diagnostic centre other than the ones authorized by the Union Health Ministry of India. shall not be recognised under this Policy.
- Out of India: Diagnosis and/or Treatment taken outside India is not covered.
- Self-Quarantine or Quarantine at home is not covered
- Negative or Inconclusive Reports: If the test report is negative or if Insured Person is 'Patients under investigation' (PUI) with inconclusive reports, no claim will be admissible under this Policy.
- For Any Illness, sickness or disease other than Novel Coronavirus (nCoV) (COVID-19).
- Asymptomatic/Mild/Moderate symptoms

Please refer Policy Wordings for detailed list of Exclusions