

CORONAVIRUS HEALTH INSURANCE

Is Corona Virus Covered Under Health Insurance?

Experts say that if a person already has an existing health insurance policy, then treatment cover for Coronavirus disease will be included. However, if a person opts for a policy after contracting the disease, in such cases, he or she will not be entitled to get coverage for the treatment.

Is the Quarantine Period Covered?

Yes, Quarantine on the advice of a registered medical practitioner and at a registered facility to hold the Corona virus cases is covered under the policy. However, in the case of Quarantine at home or that undergone at any non-recognized facility (for treating Corona virus case) wouldn't be covered.

Is Cashless & Reimbursement Facility Covered? Is Home Care Covered?

Both cashless and reimbursement facilities are applicable. Cashless facility is available only at empaneled network hospitals.

No, Homecare or related treatment expenses are not covered under in-patient hospitalization benefit.

Will the Evaluation Period be Covered?

As per current protocol, quarantine is recommended and expenses towards the same shall be payable under the IPD benefit of the policy.

What if the Evaluation Report Results in Negative, will the Insurance Company still Honor the Claim?

Yes, provided the facility where Quarantine is conducted is recognized and it's been carried out post a registered medical practitioner.

Are Isolation Charges Part of my Coverage?

Yes, provided this is post advice of a registered medical practitioner and at a facility that's approved for carrying out treatment for Corona virus cases.

In Case of Query Please Contact us: helpdesk@palminsurance.in
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