

CUSTOMER INFORMATION SHEET/KNOW YOUR POLICY

This document provides key information about your policy. You are also advised to go through your policy document.

SI No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Name of Insurance Product/Policy	Corona Kavach Policy, Acko General Insurance Limited	
2	Policy number	As mentioned in your Policy schedule	
3	Type of Insurance Product/ Policy	Indemnity	
4	Sum Insured (Basis) (Along with amount)	As mentioned in the policy schedule Individual Sum Insured /Floater Sum Insured Amount: As mentioned in your Policy schedule	
5	Policy Coverage	<p>Please refer to the coverage below:</p> <p>a. Hospitalization expense: The Company shall indemnify medical expenses incurred for Hospitalization of the Insured Person during the Policy period for the treatment of Covid on Positive diagnosis of Covid in a government authorized diagnostic centre including the expenses incurred on treatment of any comorbidity along with the treatment for Covid up to the Sum Insured specified in the policy schedule.</p> <p>b. Home Care treatment expenses: Home Care Treatment means Treatment availed by the Insured Person at home for Covid on positive diagnosis of Covid in a Government authorized diagnostic Centre, which in normal course would require care and treatment at a hospital but is actually taken at home maximum up to 14 days per incident.</p> <p>d. AYUSH Coverage: The Company shall indemnify medical expenses incurred for inpatient care treatment for Covid on Positive diagnosis of COVID test in a government authorized diagnostic centre including the expenses incurred on treatment of any comorbidity along with the treatment for Covid under Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy systems of medicines during the Policy Period up to the limit of sum insured as specified in the policy schedule in any AYUSH Hospital.</p>	Section 4

		<p>e. Pre- Hospitalization: The company shall indemnify pre-hospitalization/home care treatment medical expenses incurred, related to an admissible hospitalization/home care treatment, for a fixed period of 15 days prior to the date of admissible hospitalization/home care treatment covered under the policy.</p> <p>f. Post Hospitalization: The company shall indemnify post hospitalization//home care treatment medical expenses incurred, related to an admissible hospitalization//home care treatment, for a fixed period of 30days from the date of discharge from the hospital, following an admissible hospitalization covered under the policy.</p> <p>Optional Cover:</p> <p>1. Hospital Daily Cash: The Company shall pay the Insured Person 0.5% of sum insured per day for each 24 hours of continuous hospitalization for which the Company has accepted a claim under Section- 4.1 Hospitalization Cover.</p>	Section 5
6	Exclusions (what the policy does not cover)	<p>General Exclusions:</p> <ol style="list-style-type: none"> Investigation & Evaluation (Code- Excl04) Rest Cure, rehabilitation and respite care (Code- Excl05) Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalization claim or day care procedure (Code- Excl14) Unproven Treatments:(Code- Excl16) <p>Specific Exclusions</p> <ol style="list-style-type: none"> Any claim in relation to Covid where it has been diagnosed prior to Policy Start Date. Any expenses incurred on Day Care treatment and OPD treatment Diagnosis /Treatment outside the geographical limits of India Testing done at a Diagnostic centre which is not authorized by the Government shall not be recognized under this Policy All covers under this Policy shall cease if the Insured 	Section 7

		Person travels to any country placed under travel restriction by the Government of India.	
7	<p>Waiting Period</p> <ul style="list-style-type: none"> Time period during which specified diseases/treatments are not covered It is counted from the beginning of the policy coverage. 	First 15 days waiting period	Section 6
8	<p>Financial limits of coverage</p> <p>i. Sub-limit (It is a pre-defined limit and the insurance company will not pay any amount in excess of this limit)</p> <p>ii. Co-payment (It is a specified amount/percentage of the admissible claim amount to be paid by policyholder/insured).</p> <p>iii. Deductible (It is a specified amount:</p> <ul style="list-style-type: none"> up to which an insurance company will not pay any claim, and 	<p>The policy will pay only up to the limits specified hereunder for the following diseases/procedures:</p> <p>Sublimit : As specified in the policy Schedule</p> <p>Co-payment - As specified in the policy Schedule.</p> <p>Deductible – As specified in the policy Schedule</p>	

	<p>- which will be deducted from total claim amount (if claim amount is more than the specified amount)</p> <p>Any other limit (as applicable)</p>		
9	Claims/Claims Procedure	<p>Details of procedure to be followed for cashless service as well as for reimbursement of claim including pre and post hospitalization.</p> <p>Turn Around Time (TAT) for claims settlement:</p> <p>i. TAT for preauthorization of cashless facility 1 hour</p> <p>ii. TAT for cashless final bill authorization: 3 hours</p> <p>Cashless claim facility can be availed in all network hospitals. The list of network hospitals are available on our website or can be checked at the customer care centre.</p>	Section 8
10	Policy Servicing	<p>Company Officials: Acko General Insurance Limited, 2nd floor, #36/5, Hustlehub One East, 27th Main Rd, Sector 2, HSR Layout, Bengaluru, Karnataka - 560102</p> <ul style="list-style-type: none"> • Our website: www.acko.com/gi • Email: grievance@acko.com • Toll Free: 1800 266 2256 	
11	Grievances/Complaints	<p>For resolution of any query or grievance, insured may contact the company on our helpline number 1800 266 2256 or may write an e-mail at hello@acko.com.</p> <p>For resolution of grievance, insured may contact the company on our toll-free helpline number 1800 210 4990 (Operating hours: 10 AM – 7 PM, all days of the week).</p> <p>Senior Citizens Support: Phone: 080-62370023</p> <p>Email: grievance.healthseniorcitizen@acko.com</p> <p>You can also write to grievance@acko.com Your complaint will be acknowledged by us within 24 working hours.</p> <p>If in case you are dissatisfied with the decision/resolution provided through details indicated above on your Complaint or have not received any response within 14 working days, you may write or email to Chief Grievance Officer: Email: gro@acko.com</p> <p>Postal Address: Acko General Insurance Limited 36/5</p>	Section 10

		<p>Hustlehub One East, Somasandrapalya, 27th Main Road Sector 2, HSR Layout, Karnataka Bangalore – 560102</p> <p>The Chief Grievance Officer will provide a final response within 7 days of receipt of the escalation. If in case your issue remains unresolved within 14 days of lodging a complaint with us and you wish to pursue other avenues for redressal of grievances, you may approach IRDAI by calling on the Toll-Free no. 155255 or you can register an online complaint on the website https://irdai.gov.in/igms1</p> <p>Insurance Ombudsman for Redressal, whose details are given below: General Manager Consumer Affairs Department- Grievance Redressal Cell Website: https://cioins.co.in/Ombudsman</p> <p>In the event of an unsatisfactory response from the Grievance Officer, You may register a complaint in the Integrated Grievance Management System (IGMS) of the IRDAI</p>	
12	Things to remember	<p>Free Look cancellation: NA</p> <p>Policy renewal: NA</p> <p>Migration and Portability: NA</p> <p>Change in Sum Insured: NA</p> <p>Moratorium Period: NA</p>	
13	Your Obligations	<p>Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may affect the claim settlement.</p> <p>If any of the facts provided to us to purchase this Policy are found to be incorrect, incomplete, suppressed or not disclosed, the policy shall be canceled without refund of premium after 15 days' notice. Any claim made under such Policy, shall be rejected</p>	

Note:

Please go through our website <https://www.acko.com/gi/download/> for the product related documents including the Customer Information sheet are available on the website of the insurer.