

Digit Illness Group Insurance (ICSI Members, Students and Employees)

The coronavirus (COVID-19) pandemic is the defining global health crisis of our time and the surge in the number of positive cases on a daily basis is quite alarming. A Corona specific insurance product will ensure that you and your family members are sufficiently covered against the hospitalization expenses owing to the disease.

Digit Group Illness Insurance is an affordable insurance product which covers hospitalization expenses due to Coronavirus (COVID-19).

Features and Benefits

Hospital Expenses

This insurance cushions you against the hospitalization expenses due to Coronavirus Disease (COVID-19)

Simple & Paperless Claims

No claims form, No hard copies required

Pre/post hospitalization expenses: up to 30/60 days

No limit or restriction on Room rent or ICU

Road Ambulance: 1% of the Sum Insured, max up to INR 5,000

Second Medical Opinion covered

Sum Insured options up to INR 5 Lakhs on individual basis

Steps to buy

- Step 1: Click link , Select the family members you want to cover under the product
- Step 2: Select the required Sum Insured
- Step 3: Enter personal details and nominee information
- Step 4: Verify your mobile number through OTP. Pay the Premium (Via multiple online payment options including net-banking, credit/debit cards and digital wallets)

How to claim?

- If you are tested positive, intimate Digit immediately by calling at **1800-258-4242** or write to **healthclaims@godigit.com**
- If you are a senior citizen, please write to **seniors@godigit.com**
- In case of any queries related to coverage or exclusions, please write to **health@godigit.com**

FAQ

(only for broad illustration. Please refer policy document for detailed policy terms and conditions?)

1. Who are eligible?

ICSI Members, Students and Employees between the age group of 18 to 55 years are eligible to buy our coronavirus (COVID-19) cover.

Family definition: Self + Spouse+ 4 dependent children upto age 25

2. How to buy the policy?

Please click on the link provided for completely digital journey.

Enrolment is open only till 16th June 2021

3. What type of product is this?

This is an indemnity product, covering your hospitalization expenses incurred due to Coronavirus disease (COVID-19).

4. Is this a Floater or Individual Policy?

This is an Individual Sum Insured policy.

Premium is per member and Sum Insured is separate for each member for family.

Maximum Sum Insured per member is Rs. 5 Lac. Same person cannot be enrolled for more than 1 time.

5. Is it mandatory to have an inpatient treatment at a hospital, for a claim to be admitted under the policy?

Yes, the policy is for inpatient treatment in any hospital (Government, Private – government authorized, Military).

6. Is there any waiting period applicable in this policy?

Yes. An **initial waiting period of 15 days** shall be applicable for anyone who has bought this policy.

7. What are the other important exclusions in the policy that I should be aware of?

Other Major Exclusions are as follows(plz refer detailed terms and conditions in policy document):

- Hospitalisation expenses **not in lieu of treatment for Coronavirus disease (COVID-19)** will not be covered.
- Insured members already treated for or quarantined for Coronavirus disease (COVID-19) before the policy issuance will not be covered. If a person has

completely recovered, they can opt for the policy. But if they had active COVID symptoms or active COVID infection at the time of policy issuance, then they should not opt for this policy as the same will be denied on grounds of COVID being “PED”.

- Insured Member(s) is/are not suffering from **fever or suffering /suffered from diabetes, hypertension, disease related to heart/lungs/kidney/liver, cancer, stroke or any condition that needs ongoing medication** or the insured members(s) is/are due for any medical treatment, at the time of buying this policy. Expenses related to co-morbid condition will be deducted. Eg. If the person is diabetic, all blood sugar testing, Insulin etc related expenses will be disallowed. Only expenses related to COVID will be payable as per the T&C.
- Hospitalisation expenses for **patients only under investigation with inconclusive medical report** will not be covered
- Treatment taken outside India will not be covered
- Testing done in a centre other than the ones authorized in India (ICMR)

8. When can I make a claims?

You can make a claim if you are diagnosed and tested positive for COVID-19 and hospitalized solely due to COVID-19

9. What are the documents required by the insurance company for a reimbursement claim? - Following documents are required:

- COVID-19 Positive test report from Govt/ICMR authorized labs
- All other test reports.
- All Original bills (Consultation bills, Pharmacy, and test bills, etc)
- Discharge summary
- Employee ID proof
- Govt Valid ID proof – PAN, Adhaar, passport, DL)
- Bank details – cancelled cheque/NEFT details
- Doctor’s advice for hospitalization

10. Where can I find the network hospitals near me for cashless? -one can refer to <https://www.medibuddy.in/networkHospitals> and select Digit as insurer to find the Digit’s network hospitals near them.

11. Who is the Insurance Broker/TPA? Marsh India Insurance brokers Pvt. Ltd is Insurance Broker and Mediassist is the TPA.

12. Are Ancillary and Hospital disinfection charges like biomedical waste disinfection, sanitization, fumigation payable?- AHD (Ancillary and Hospital disinfection charges) are not payable.

13. **I want to register a claim. What do I do?**- Please call on 1800-258-4242 or write to healthclaims@godigit.com to register a claim.
14. **What is allowed under COVID Indemnity Hospitalization expenses?** -Room Rent, medicines, doctor charges, tests, Consumables like PPE Kit- (maximum 1 PPE kit per day is allowed subject to the limit of INR 1500 per day provided that such PPE kit is used by the treating medical staff while the patient is undergoing treatment in the hospital)
15. **I suffer from a comorbid disease (Diabetes, BP, Asthma etc) and was detected with COVID-19 and was hospitalised. Will my claim be payable?**- Yes, the claim will be payable, but expenses related to co-morbid condition will be deducted. Eg. If the person is diabetic, all blood sugar testing, Insulin etc related expenses will be disallowed. Only expenses related to COVID will be payable as per the T&C.
16. **If I had suffered from COVID previously and has recovered now, can I participate in group policy with Digit?** - If a person has completely recovered, they can opt for the policy. But if they had active COVID symptoms or active COVID infection at the time of policy issuance, then they should not opt for this policy as the same will be denied on grounds of COVID being "PED".
17. **What is the PED waiting period mentioned in my Policy Copy? If I have recovered from COVID and I opt for this policy, will my relapse of COVID be considered under PED?** -If you were not diagnosed / tested / under treatment/ had symptoms of a COVID-19 infection at the time of taking the policy, PED waiting period will not be applicable.