

Digit Illness Group Insurance Cover-Facility for ICSI(Institute of Company Secretaries) Members, Students and Employees.

Type of cover	Indemnity
Policy Tenure	1 year
Room rent restriction/ICU restriction	No Restriction
Pre Post hospitalization days	30 days 60 days
Age at entry	18-55 Years
Children's age	Upto 25 years
Family Definition	Self Spouse and 4 children
Road Ambulance	1 % of Sum Insured maximum upto INR 5000
Home Care Treatment Expenses	Not covered
Second medical opinion	Covered
Sum insured	Various
Types of hospitals covered	All (i.e Private, Military, Army, Govt etc)
Initial Waiting Period	15 days
PED Waiting Period*	4 Years from first policy inception date
Ayush treatment	Not covered
Sum Insured Type	Individual for each member covered
Insured with Co-morbidity conditions*	Eligible for COVID claims
Coverage	Hospitalisation due to Covid
Enrolment window period	30 days
Member's policy inception date	Premium received date

*PED Waiting Period is related specifically to Corona virus Disease (COVID-19). If the insured was not diagnosed / tested / under treatment/ had symptoms of a COVID-19 infection at the time of addition to a Digit Illness Group Insurance policy (including the expiring policy) which covered hospitalization due to COVID-19, PED waiting period will not be applicable.

*In case of a claim for COVID-19 infection with any co-morbid condition, claim will become eligible however the expenses related to co-morbid condition will be deducted.

Sum Insured	Premium including GST(per member cost)
1,00,000	828
3,00,000	2459
5,00,000	3709

General Terms & Conditions

- Coverage is applicable only if the insured member(s) is/are diagnosed with and hospitalised for COVID-19 or any Mutated COVID Strains.
- Positive test report for Coronavirus disease (COVID-19) conducted from Govt / ICMR Authorized test Centre in India is mandatory in the event of claim.
- Only RT-PCR or Rapid Antigen Test results will be accepted and charges for COVID tests will be paid as per government approved rates.

- Charges for 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.
- For cashless COVID claims, the admissible claim amount shall be subject to the hospital tariff.
- AHD i.e. Ancillary and Hospital disinfection charges like biomedical waste disinfection / sanitization / fumigation and other wearables are not payable.
- Insured member(s) should not suffer from any respiratory related symptoms like severe cough, respiratory distress, breathlessness continuously from last 2 weeks at the time of buying this policy.

Exclusions:

- Hospitalisation expenses not in lieu of treatment for Coronavirus disease (COVID-19) and all the strains will not be covered.
- Treatment taken outside India will not be covered.
- Home hospitalisation (Domiciliary hospitalisation) expenses will not be covered.
- Hospitalisation expenses for patients only under investigation with inconclusive medical report will not be covered.
- Test report for Coronavirus disease (COVID-19) conducted from centres other than Govt/ICMR Authorized test Centre in India will not be covered
- In case of a claim for COVID-19 infection with any co-morbid condition, claim will become eligible however the expenses related to co-morbid condition will be deducted. (eg., if the person is Diabetic, all blood sugar testing, Insulin or anti diabetic medications will be disallowed). However the overall other expenses incurred for the treatment of COVID is payable
- Hospitalization for observation and evaluation (with absence of active line of treatment) will not be covered
- Claim is not admissible if the insured member is suffering from COVID-19 infection at the time of addition to the policy. This is applicable for new members only
- Quarantine and Isolation in a private facility like hotels, halls, guest houses which are converted into COVID center will not be covered.
- COVID-19 Vaccinations and any hospitalisation due to complication of vaccination will not be covered under this policy.

Mid Term Addition, Deletion & Member addition:

Additions: No Additions allowed

Deletion :- No deletion and no Refund