Frequently Asked Questions
On
IAP-Covid-19 Death Policy

1) What is IAP-Covid-19 Death Policy?
>> Answer: It is specially designed insurance plan for IAP members, which covers risk of death of insurer happening due to COVID-19.

2) Who is eligible to purchase IAP-Covid-19 Death Policy?
>> Answer: Any IAP member whose age is between 25-60 years is eligible to purchase this specially designed IAP-Covid-19 Death Policy.

3) What risk it covers?
>> Answer: It covers risk of death happening due to COVID-19 infection.

4) What risk it doesn’t cover?
>> Answer: It doesn’t cover risk of death happening due to any illness other than COVID 19.

5) Does IAP-Covid-19 Death Policy cover accidental death or death due to self-inflicted injuries/suicide?
>> Answer: No, it doesn’t cover death happening due to accident or suicide.

6) Elaborate on Self-inflicted injuries/suicide. If someone gets into depression after being tested covid-19 and tries for suicide or tries to cause self-harm and later dies, will it be covered?
>> Answer: No. Any self-inflicted injury or suicide is not covered, irrespective of the reason.

7) What is the duration of the policy?
>> Answer: It is one-year policy. Since it is a group insurance policy it will be for 365 days from starting date- August 6, 2020.

8) There is Maximum age limit of 60 years. Say an member was below age 60 when the policy started. During the policy period he crosses 60, and then dies from Covid-19. Will claims be payable?
>> Answer: Yes. The age criterion is applied at the inception of the policy.

9) Is there any window period to start the insurance?
>> Answer: No there is no window period for insurance to start. It will start from the day of issue of the policy by insurance company (which is usually 3-4 working days from date of online payment)

10) I am having comorbidities. Am I eligible to purchase this policy?
>> Answer: Members between 25-60 years age even if have any Co-morbidity can also register as it has Co-morbidity Clause.

11) What is Co-morbidity clause?
**Answer:** This clause means that people who have some co-morbidity conditions like diabetes, hyper tension etc. are eligible for this cover.

12) **What is the sum assured amount and what is the premium for same?**

**Answer:** It is available for three different sum assured amount- 25 lacs, 30 lacs and 35 lacs. The net premium for different sum assured amount is as under:

- 25 Lacs Cover Rs. 2950 (incl GST)
- 30 Lacs Cover Rs. 3540 (incl GST)
- 35 Lacs Cover Rs. 4130 (incl GST)

13) In essential services, members are required to attend offices/branches which may involve inter-city / district movement. This may lead to movement between Green-Orange-Red zone (say Green to Orange, or Orange to Red). Can such movements hamper claims payment?

**Answer:** No, claim will not be affected. However, members should take care of social distancing and regular sanitation of work place etc as per the detailed orders issued by the Central/State/Local government authorities from time to time.

14) **Is it contingent on member contracting COVID 19 in the workplace/ working hours?**

**Answer:** No, this is not mandatory.

15) **Is any organ damage arising due to Covid-19 covered?**

**Answer:** No, this only covers death.

16) One of the conditions in the policy is that positive test report of COVID-19 should happen through Polymerase chain reaction (PCR) method or by Rapid Antigen Test. This is a new virus and testing methods and treatment are still in experimental stages. Whatever testing facility available in the country and accessible to public only can be used by them. Why is the claim limited to a specific testing method?

**Answer:** RT Polymerase chain reaction (RT-PCR) and Anti-gen test are only recognition confirmatory test by ICMR India at present, and so we accept only this test. In future if any new testing methodology gets authorized by ICMR or WHO, we will also include them.

17) **Will claim be payable if a person dies while being quarantined?**

**Answer:** The person should be tested corona positive before death and should be hospitalized. As long as medical advice was followed by the beneficiary, the company will pay claim.

18) A person is hospitalized and dies, and the post-mortem report shows Corona positive. Will claims be payable?

**Answer:** Positive diagnosis of Corona shall happen before death of individual for claim admissibility.

19) Say in a case, the death is due to respiratory failure and consequent cardiac arrest. The respiratory failure originally happened due to Covid-19. Now the death certificate or the death summary states ‘Cardiac arrest’, but not ‘Cardiac Arrest due to Covid-19’ explicitly. Will claims be payable?
Answer: If there is positive Covid-19 report, and death summary includes reason as Covid-19, then claim will be payable.

20) Insured contracts Covid-19 during policy period (and has supporting test report for that), gets hospitalized, but dies after the policy period (and death is from Covid-19). Will claims be paid? Till what period?

Answer: If person contracts covid-19 during policy period and confirmed positive during policy period, subsequently dies within 30 days of policy expiry, then claim will be paid.

21) Insured dies from complication arising from Covid-19, after getting discharged from hospital. Will claims be paid?

Answer: Yes, if insured dies within 30 days of discharge from hospital.

22) As per the Govt directive, a Covid-19 positive person can self-quarantine at home. Is the claim payable if the death occurs at home while he was getting treated at home?

Answer: If the person was advised for self-quarantine at home and if medical advice has been followed, the company will pay claim.

23) If a member is already identified as COVID-19 positive or gets identified as COVID-19 positive before the policy is issued, will he/she get the cover under the policy?

Answer: No, someone who already has symptoms of Covid-19 or already positively confirmed for Covid-19 is not eligible in the policy.

24) Is post-mortem compulsory for each case?

Answer: No, not a mandatory requirement.

25) For getting insured and more details whom should I contact?

Answer: For getting insured and for any queries of details member should contact COVER YOU – the authorized Insurance consultants. Cover You team will be in touch with you for policy processing.

https://www.coveryou.in/iap-covid-death-policy/ Or Contact: 9311356111
or email: corporate@coveryou.in, healthsupport@coveryou.in