



04th March, 2020

To

All Insurers (except ECGC, AIC)

Re: Guidelines on handling of claims reported under Corona Virus

1. In respect of the products filed and cleared as per the provisions of Guidelines on product filing in Health Insurance Business (Ref: IRDA/HLT/REG/CIR/150/07/2016) dated 29th July 2016, where coverage is granted for treatment of hospitalization expenses, in order to alleviate the hardships that may be caused to the policyholders, all claims reported under corona virus shall be handled as per the following norms.
 - i) Where hospitalization is covered in a product, insurers shall ensure that the cases related to Corona virus disease (COVID-19) shall be expeditiously handled.
 - ii) The costs of admissible medical expenses during the course of treatment including the treatment during quarantine period shall be settled in accordance to the applicable terms and conditions of policy contract and the extant regulatory framework.
 - iii) All the claims reported under COVID 19 shall be thoroughly reviewed by the claims review committee before repudiating the claims.
2. In order to provide need based health insurance coverage, insurers are introducing products for various specific diseases including vector borne diseases. For the purpose of meeting health insurance requirements of various sections, insurers are advised to design products covering the costs of treatment for Corona Virus.
3. These instructions are issued under the provisions of Section 14 (2) (e) of IRDA Act, 1999 and shall come in to force with immediate effect.
4. This has the approval of the competent authority.

(D V S Ramesh)
General Manager (Health)