



GENERAL
INSURANCE

RELIANCE COVID-19 PROTECTION INSURANCE -POLICY WORDINGS

Section 1: Preamble

Reliance General Insurance Company Limited

Registered/Corporate Office Address: Reliance Centre, South Wing,4th Floor, Off Western Express Highway, Santacruz(E). Mumbai -400055

Tel: 1800 3009 (Toll free),(022) 48903011(Paid) | Fax: +91 22 3303 4662 | www.reliancegeneral.co.in

UIN:xxx

Conditions applicable to the Master Policy Holder:

The **Master Policy Holder** as mentioned in the **Certificate of Insurance** to this **Policy** has

- by way of requesting to Reliance General Insurance Company Limited (hereinafter called “the **Company**”) for issuance of the **Master Policy** under which this **Policy** has been issued, has disclosed all the relevant information required by the **Company** for deciding on the issuance of **Master Policy** and
- Agreed that all **Certificates** of Insurance are issued as per the terms and conditions as agreed upon in the **Master Policy**

Conditions applicable to the Certificate Holder:

The **Certificate Holder** mentioned so in the **Certificate of Insurance** to this **Policy** has:

- by way of submitting a Proposal, applied to Reliance General Insurance Company Limited (hereinafter called “the **Company**”) for this insurance **Policy**, and has disclosed all the relevant information required by the **Company** for deciding on the question of acceptance of this proposal and issuance of the **Policy**.
- paid appropriate premium and has agreed to undertake to pay subsequent premiums, if any, by their due dates and
- agreed and understood that the **Certificate of Insurance** will be governed by the terms and conditions of the **Master Policy**

Eligibility criteria for Certificate Holder:

This Policy shall cover only Persons who meet the below criteria:

- Indian residents
- Persons aged between 3 months to 60years
- Persons who are not already recommended **Quarantine** at the time of Proposal
- Persons who are not Immunocompromised. Immunocompromised Persons include Persons who have undergone Hospitalization, surgery or Day Care procedure(s) within 90 days immediately preceding the **Certificate Period Start Date**
- Persons who have not travelled to the travel-restricted countries specified in Annexure-1 of this Policy document in 45 day immediately preceding the **Certificate Period Start Date**.

Conditions applicable to the Company:

The **Company**, upon accepting the Proposal and receiving all the premiums by their due dates and realization thereof, undertakes that if during the **Policy Period** as specified in the **Certificate of Insurance**, any **Claim** occurs which becomes admissible and payable under this **Policy** then the **Company** shall pay for such **Claim** as per the terms, conditions, coverage exclusions and definitions as mentioned in this **Policy**.

Section 2: Definitions

The terms defined below have the meanings as ascribed to them below wherever they appear in this **Policy** and, where appropriate, references to the singular include references to the plural; references to the male include the female and references to any statutory enactment include subsequent changes to the same and vice versa.

- i. **Accident** means a sudden, unforeseen and involuntary event caused by external, visible and violent means.

RELIANCE COVID-19 PROTECTION INSURANCE-POLICY WORDINGS
UIN-xxx

- ii. **Age or Aged** means “Age as on last birthday” as determined on the date of first **Policy** issuance or at **Renewal**. In case of change in Age during the proposal stage then “Age” shall be determined on the date of **Proposal Form** submission would be considered for premium calculation.
- iii. **Certificate of Insurance**: The **Policy** Schedule issued to the **Certificate Holder / Insured** in line with the terms and conditions as agreed upon in the **Master Policy** attached to and forming part of this insurance contract mentioning details including but not limited to, details of the **Insured Persons**, **Certificate Period Start Date**, **Certificate Period End Date**, coverage, sections and benefits applicable, the **Sum Insured**, the **Policy Period**, premium paid (including duties, taxes and levies thereon).
- iv. **Certificate Period End Date** means the Date and Time at which the coverage expires for **Insured** and is appearing in the **Certificate of Insurance**.
- v. **Certificate Period Start Date** means the Date and Time at which the **Insured** is enrolled under the **Policy** is the **Certificate Period Start Date** as appearing in the **Certificate of Insurance**. It must lie within the **Master Policy Period**.
- vi. **Claim** means a demand made by the **Policyholder** or on his/her behalf, for payment under any Benefit, as covered under the **Policy**
- vii. **Company** means Reliance General Insurance Company Limited.
- viii. **Complaint or Grievance** means written expression (includes communication in the form of electronic mail or other electronic scripts), of dissatisfaction by a **Complainant** with insurer, **Distribution Channels**, intermediaries, insurance intermediaries or other regulated entities about an action or lack of action about the standard of service or deficiency of service of such insurer, **Distribution Channels**, intermediaries, insurance intermediaries or other regulated entities.
Explanation: An inquiry or request would not fall within the definition of the “Complaint” or “Grievance”
- ix. **Condition Precedent** means a **Policy** term or condition upon which the Insurer’s liability under the **Policy** is conditional upon.
- x. **Congenital Anomaly** means a condition which is present since birth, and which is abnormal with reference to form, structure or position.
 - a. **Internal Congenital Anomaly** which is not in the visible and accessible parts of the body.
 - b. **External Congenital Anomaly** which is in the visible and accessible parts of the body.
- xi. **COVID-19**: For the purpose of this Policy, **Coronavirus Disease** means **COVID-19** as defined by the World Health Organization (WHO) and caused by the virus SARS-CoV2
- xii. **Day Care Centre** means any institution established for Day care treatment of illness and/or injuries or a medical setup with a Hospital and which has been registered with the local authorities, wherever applicable, and is under supervision of a registered and qualified **Medical Practitioner** and must comply with all minimum criterion as under –
 - a. has qualified nursing staff under its employment;
 - b. has qualified medical practitioner/s in charge;
 - c. has fully equipped operation theatre of its own where surgical procedures are carried out;
 - d. maintains daily records of patients and will make these accessible to the insurance company’s authorized personnel.
- xiii. **Day Care Treatment** means medical treatment, and/or Surgical Procedure which is:

RELIANCE COVID-19 PROTECTION INSURANCE-POLICY WORDINGS
UIN-xxx

- a. undertaken under General or Local Anaesthesia in a Hospital/Day Care Centre in less than 24 hrs because of technological advancement, and which would have otherwise required **Hospitalisation** of more than 24 hours.
 - b. Treatment normally taken on an out-patient basis is not included in the scope of this definition.
- xiv. **Deductible** means a cost-sharing requirement under a health insurance **Policy** that provides that the Insurer will not be liable for a specified rupee amount in case of indemnity policies and for a specified number of days/hours in case of **Hospital** cash policies which will apply before any benefits are payable by the insurer. A deductible does not reduce the **Sum Insured**, and for the purpose of this **Policy**, Deductible shall apply on a per claim basis for Hospital Daily Cash Benefit.
- xv. **Dental Treatment** means a treatment related to teeth or structures supporting teeth including examinations, fillings (where appropriate), crowns, extractions and surgery.
- xvi. **Dependent Child: Dependent Child** means **Insured Person's** biological or legally adopted son or daughter, whose completed age is between 3 monthsto 25 years as on **Policy Period Start Date**, and who is unmarried and financially dependent on the **Insured Person** and does not have an independent source of income.
- xvii. **Diagnosis** means the determination of the presence of an illness. For the purpose of this Policy, only Diagnosis made by laboratories authorised by Union Health Ministry of India for **COVID-19** testing shall be considered valid.
- xviii. **Disclosure to information norm** means the **Policy** shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, mis-description or non-disclosure of any material fact.
- xix. **Distribution Channels** persons and entities authorised by the **Authority** to involve in sale and service of insurance products. For the purpose of this **Policy** it means the **Distribution Channels** who is an Intermediary of the **Company**.
- xx. **Emergency Care** means management for an illness or **Injury** which results in symptoms which occur suddenly and unexpectedly and requires immediate care by a *medical practitioner* to prevent death or serious long-term impairment of the insured person's health.
- xxi. **Grace Period** means the specified period of time immediately following the premium due date during which a payment can be made to renew or continue a **Policy** in force without loss of continuity benefits such as waiting periods and coverage of **Pre-existing** Diseases. Coverage is not available for the period for which no premium is received.
- xxii. **Hospital** means any institution established for Inpatient Care and Day Care Treatment of illness and/or injuries and which has been registered as a Hospital with the local authorities under Clinical Establishments (Registration and Regulation) Act 2010 or under enactments specified under the Schedule of Section 56(1) and the said act or complies with all minimum criteria as under:
- a. has qualified nursing staff under its employment round the clock;
 - b. has at least 10 **Inpatient** beds in towns having a population of less than 10,00,000 and at least 15 **Inpatient** beds in all other places;
 - c. has qualified **Medical Practitioner(s)** in charge round the clock;
 - d. has a fully equipped operation theatre of its own where surgical procedures are carried out;
 - e. maintains daily records of patients and makes these accessible to the insurance company's authorized personnel

RELIANCE COVID-19 PROTECTION INSURANCE-POLICY WORDINGS
UIN-xxx

- xxiii. **Hospitalisation** means admission in a Hospital for a minimum period of 24 consecutive 'Inpatient Care' hours except for specified procedures/treatments, where such admission could be for a period of less than 24 consecutive hours
- xxiv. **Illness** means a sickness or a disease or pathological condition leading to the impairment of normal physiological function and requires medical treatment.
- a. **Acute Condition - Acute Condition** is a disease, illness or **Injury** that is likely to respond quickly to treatment which aims to return the person to his or her state of health immediately before suffering the disease/ illness/ **Injury** which leads to full recovery.
- b. **Chronic Condition - A Chronic Condition** is defined as a disease, **illness**, or **Injury** that has one or more of the following characteristics:
- it needs ongoing or long-term monitoring through consultations, examinations, check-ups, and /or tests
 - it needs ongoing or long-term control or relief of symptoms
 - it requires rehabilitation for the patient or for the patient to be specially trained to cope with it
 - it continues indefinitely
 - it recurs or is likely to recur
- xxv. **Injury** means **Accidental** physical bodily harm excluding **Illness** or disease solely and directly caused by external, violent, visible and evident means which is verified and certified by a Medical Practitioner.
- xxvi. **Insured Person/Insured** means a person accepted by the **Company** to be **Insured** under this **Policy** and who meets and continues to meet all the eligibility requirements and whose name specifically appears under **Insured /Insured Person** in the **Certificate of Insurance** and with respect to whom the premium has been received by the **Company**.
- xxvii. **Intensive Care Unit** means an identified section, ward or wing of a *Hospital* which is under the constant supervision of a dedicated Medical Practitioner(s), and which is specially equipped for the continuous monitoring and treatment of patients who are in a critical condition or require life support facilities and where the level of care and supervision is considerably more sophisticated and intensive than in the ordinary and other wards.
- xxviii. **Master Policy Holder** is an entity, who facilitates selling and solicitation of this **Policy** and has agreed on the coverage, premiums, terms and conditions. These pre-agreed terms and conditions form the **Master Policy** and shall be the basis of the coverage offered to the **Certificate Holder/ Insured**
- xxix. **Master Policy Period End Date** means the date and time on which the **Master Policy** expires, as specifically appearing in the **Master Policy**
- xxx. **Master Policy Period Start Date** means the date and time on which the **Master Policy** commences, as specifically appearing in the **Master Policy**
- xxxi. **Medical Advice** means any consultation or advice from a **Medical Practitioner** including the issuance of any prescription or follow-up prescription
- xxxii. **Medical Expenses** means those expenses that an **Insured Person** has necessarily and actually incurred for medical treatment on account of **Illness** on the advice of a **Medical Practitioner**, as long as these are no more than would have been payable if the **Insured Person** had not been **Insured** and no more than other **Hospital** or doctors in the same locality would have charged for the same medical treatment.

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- xxxiii. **Medical Practitioner** means a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within its scope and jurisdiction of license.
- xxxiv. **Medically Necessary Treatment** means any treatment, test, medication, or stay in **Hospital** or part of stay in **Hospital** which:
- is required for the medical management of the **Illness** or Injury suffered by the **Insured**;
 - must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration or intensity;
 - must have been prescribed by a Medical Practitioner;
 - must conform to the professional standards widely accepted in international medical practice or by the medical community in India.
- xxxv. **Nominee** means the person whose name specifically appears as such in the **Certificate of Insurance** and is the person to whom the proceeds under this **Policy**, if any, shall become payable in the event of the death of the **Policyholder**. **Nominee** for all other **Insured Person(s)** shall be the **Policyholder** himself.
- xxxvi. **Notification of Claim** means the process of intimating a claim to the insurer or TPA through any of the recognized modes of communication.
- xxxvii. **Policy** means the **Company's** contract of insurance with the **Policyholder** or alternatively, the **Certificate Holder** providing cover as detailed in this **Policy** Terms & Conditions, the **Proposal Form, Master Policy, Policy Schedule or Certificate of Insurance**, Endorsements if any and Annexures, form part of the contract and must be read together.
- xxxviii. **Policyholder** means the person who is the Proposer and whose name specifically appears in the **Policy Schedule or Certificate of Insurance** as such. The **Policyholder** can alternatively be called as **Certificate Holder**
- xxxix. **Policy Period: Policy Period** means a period beginning from the **Certificate Period Start Date**, as specified in **Certificate of Insurance**; and ending on the **Certificate Period End Date** as specified in the **Certificate of Insurance** or on the date of cancellation of the **Policy**, whichever is earlier
- xl. **Pre-existing Disease** means any condition, ailment, **Injury** or disease:
- That is/are diagnosed by a physician within 48 months prior to the effective date of the **Policy** issued by the insurer or its reinstatement
 - For which medical advice or treatment was recommended by, or received from, a physician within 48 months prior to the effective date of the **Policy** issued by the insurer or its reinstatement
- xli. **Proposal Form** means a form to be filled in by the Prospect in written or electronic or any other format as approved by the Authority, for furnishing all material information as required by the insurer in respect of a risk, in order to enable the insurer to take informed decision in the context of underwriting the risk, and in the event of acceptance of the risk, to determine the rates, advantages, terms and conditions of the cover to be granted
Explanation: "Material Information" shall mean all important, essential and relevant information sought by the Company in the **Proposal Form** and other connected documents to enable him to take informed decision in the context of underwriting the risk
- xlii. **Qualified Nurse** is a person who holds a valid registration from the Nursing Council of India or the Nursing Council of any state in India

RELIANCE COVID-19 PROTECTION INSURANCE-POLICY WORDINGS
UIN-xxx

- xliii. **Quarantine** means isolation of an individual either due to **Diagnosis** or suspected infection of **COVID-19**. For the purpose of this Policy, **Quarantine** shall mean isolation which is prescribed by either the Union Health Ministry-approved testing centre, or the Central or the State Government; and in a place arranged and approved as a **Quarantine** center by the the Central or State Government. Self-isolation is not **Quarantine**.
- xliv. **Renewal** means the terms on which the contract of insurance can be renewed on mutual consent with a provision of **Grace Period** for treating the **Renewal** continuous for the purpose of gaining credit for **Pre-existing** diseases, time-bound exclusions and for all waiting periods.
- xliv. **Sum Insured** means the amount specified as **Sum Insured** in the **Certificate of Insurance** which forms the basis of determining the amount that the **Insured Person** is entitled to receive in respect of each benefit as applicable under the terms and conditions of this **Policy**
- xlvi. **Surgery or Surgical Procedure** means manual and/or operative procedure(s) required for treatment of an Illness or Injury, correction of deformities and defects, **Diagnosis** and cure of diseases, relief from suffering or prolongation of life, performed in a **Hospital** or **Day Care Centre** by a **Medical Practitioner**.
- xlvii. **Unproven/Experimental treatment** means treatment including drug experimental therapy which is not based on established medical practice in India, is treatment experimental or unproven.

Section 3: Scope of Cover

All **Certificates of Insurance** issued under this **Master Policy** will be subject to terms and conditions as agreed upon in the **Master Policy**.

The **Company** hereby agrees subject to the terms, conditions and exclusions contained or expressed herein, to compensate the Certificate Holder as per the benefits in the **Master Policy** and limits specified in the **Certificate of Insurance**

3.1 Diagnosis Cover

The **Company** will pay **Insured Person**, 100% of **Sum Insured** specified in the **Certificate of Insurance** provided that:

- a. **Insured Person's Diagnosis** test confirms the presence of **Coronavirus Disease (COVID 19)**
- b. The date of **Quarantine** or **Diagnosis** (whichever is earlier) lies within the **Policy Period** and after the waiting period defined under Section 3 the **Policy**

3.2 Quarantine Cover

In the event of opting this cover and payment of appropriate premium, the Company will pay **Insured Person**, 50% of **Sum Insured** specified in the **Certificate of Insurance** provided that:

- a. The **Insured Person** is **Quarantined** due to **COVID-19**, for at least 14 consecutive days.

The total payment under Section 3.1 and Section 3.2 shall be limited to 100% of the Sum Insured.

3.3 Loss of Pay Cover

In the event of opting this cover and payment of appropriate premium, the **Company**

RELIANCE COVID-19 PROTECTION INSURANCE-POLICY WORDINGS
UIN-xxx

will pay **Insured Person**, daily benefit amount equal to the percentage of the **Sum Insured** specified in the **Certificate of Insurance** provided that:

- a. The **Insured Person** is **Quarantined** due to **COVID-19**, for at least 14 consecutive calendar days
- b. The **Insured Person** has not been able to discharge the official duty for at least 14 consecutive calendar days due to **Quarantine** or Treatment which prevents the Insured Person from performing everyday duty pertaining to his employment or occupation and necessarily results in loss of daily pay.
- c. The amount payable under this cover is on daily basis starting from first day of **Quarantine of Insured Person and** up to the end of the **Quarantine** period.
- d. Payment under this benefit is limited to maximum 30 days
- e. The compensation under this benefit shall not be payable for the period in which the **Insured Person** continues to receive salary, irrespective of the period of **Quarantine**
- f. Section 3.3 Loss of Pay shall become payable only where a claim is made and accepted under either Section 3.1 or Section 3.2.

3.4 Loss of Job Cover

In the event of opting this cover and payment of appropriate premium, the **Company** will pay the **Insured Person** 50% of the **Sum Insured** for each opted number of months specified in the **Certificate of Insurance** following the termination or permanent dismissal of the Insured Person from his/her place of employment, provided that:

- a. Such unemployment is due to **Diagnosis** of **COVID-19** or **Quarantine** due to **COVID-19**
- b. The **Insured Person** remains unemployed for a minimum continuous period of 30 days from the date of date of loss of job or termination or permanent dismissal.
- c. The compensation under this benefit shall be limited to maximum 150% of **Sum Insured**
- d. No amount shall be payable for unemployment which is temporary in nature
- e. No amount shall be payable if the **Insured Person** joins a job in between the opted number months for which he was eligible to get the compensation due to unemployment
- f. This benefit shall become payable only where a claim is made and accepted under either Section 3.1 or Section 3.2.

3.5 Travel Exclusion Removal Cover

In the event of opting this cover and the payment of appropriate premium, the Company shall waive the specific condition 'b' as listed in '**Specific Conditions related to Section-3**' for Section **3.1 'Diagnosis Cover'**.

In this case, an **Insured Person**, having travelled to the travel-restricted countries specified in **Annexure-1** of this Policy document, 45 day immediately preceding the **Certificate Period Start Date**, shall be eligible for claim under **Section 3.1 'Diagnosis Cover'**, subjected to all other terms and conditions.

This cover shall not apply to Section 3.2 or Section 3.3 or Section 3.4 or Section 3.5

Specific Conditions related to Section-3

- a. Testing for Diagnosis or prescription of Quarantine has to be done by authorized centres declared by Union Health Ministry of India.

RELIANCE COVID-19 PROTECTION INSURANCE-POLICY WORDINGS
UIN-xxx

- b. The Insured Person should not have travelled to the travel-restricted countries specified in Annexure-1 of this Policy document in 45 day immediately preceding the **Certificate Period Start Date**
- c. The **Insured Person** should not have travelled against the travel advisory, whether in-force or freshly issued by Government of India at any time during the **Policy Period**
- d. The total payment under Sections 3.1 and 3.2 shall not exceed 100% of the Sum Insured.
- e. In case the **Insured Person** makes a claim under both Section 3.3 and Section 3.4, only one of these claims, whichever is higher, will be payable
- f. The Loss of Job Cover is offered only to class of employees who receives fixed and regular compensation for performing his/her duties and works full time
- g. No renewals are allowed under this product.
- h. It is the duty of the **Insured Person** to take reasonable care to prevent exposure to the SARS-CoV2 virus. Where proven otherwise, no claim shall be payable under this **Policy**.

Section 4: Specific Exclusions related to Section-3

- i. **Waiting Period:** COVID-19 Diagnosis or Quarantine within 15 days of Certificate Period Start Date is not covered.
- ii. **Co-habitation:** No claim shall be payable where the Insured Person was living with and sharing the same address as that of person(s) who were Diagnosed with **COVID-19** or **Quarantined** at the time of Proposal.
- iii. **Pre-existing:** Any **Pre-existing** condition whether declared or not declared is not covered.
- iv. **Unauthorized Testing center:** Testing done at a Diagnostic center other than the ones authorized by the Union Health Ministry of India. shall not be recognised under this Policy
- v. **Out of India:** Diagnosis and/or Treatment taken outside India is not covered
- vi. **Undefined Conditions:** Treatment taken for any condition or disease other than defined above in Section 3.1 and 3.2 of this **Policy** document is not covered
- vii. **Self-Quarantine:** Self-Quarantine is not covered
- viii. **Negative or Inconclusive Reports:** If the test report is negative or if Insured Person is 'Patients under investigation' (PUI) with inconclusive reports, no claim will be admissible under Section 3.1 of this Policy.

Section 5: General Exclusions

The Company shall not be liable for payment of any claims resulting directly or indirectly, or relating to the following:

- i. **War (whether declared or not)** and war like occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolutions, insurrections, mutiny, military or usurped power, seizure, capture, arrest, restraints and detainment of all kinds.
- ii. **Breach of Law:** Any **Insured** Person committing or attempting to commit a breach of law with criminal intent.
- iii. **Dangerous acts (including sports):** An **Insured** Person's participation or involvement in any Hazardous Activities or naval, military or air force operation in a professional or semi-professional nature
- iv. **Maternity:** Any treatment arising from pregnancy (including voluntary termination), miscarriage, maternity or birth (including caesarean section)
- v. **External Congenital Anomaly**
- vi. **Alcohol & Substance Abuse COVID-19** arising out of use, abuse or consequence of the use of alcohol, tobacco, narcotic or psychotropic substances

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- vii. **Unproven/Experimental Treatment**
- viii. **Unrelated Diagnostic:** Any diagnostic which is not related and not incidental to **COVID-19** which is not covered in this **Policy**
- ix. **Nuclear Attack:** Nuclear, chemical or biological attack or weapons, contributed to, caused by, resulting from or from any other cause or event contributing concurrently or in any other sequence to the loss, claim or expense. For the purpose of this exclusion:
- a. Nuclear attack or weapons means the use of any nuclear weapon or device or waste or combustion of nuclear fuel or the emission, discharge, dispersal, release or escape of fissile/ fusion material emitting a level of radioactivity capable of causing any illness, incapacitating disablement or death.
 - b. Chemical attack or weapons means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing any illness, incapacitating disablement or death.
 - c. Biological attack or weapons means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organisms and/or biologically produced toxins (including genetically modified organisms and chemically synthesized toxins) which are capable of causing any illness, incapacitating disablement or death.
- x. **Lockdown:** Any **Quarantine or Diagnosis** during Lockdown. Lockdown means an emergency protocol that prevents people from leaving an area or a state of isolation or restricted access instituted as a security measure by the Government.
- xi. Any **Cluster Containment operations** carried out by State or Central Government to contain the spread of SARS-CoV2 virus
- xii. **Contractual Employees:** Unemployment from a job which is casual, temporary, seasonal or contractual in nature or where the Insured Person is not on the direct payroll of the employer;
- xiii. **Resignation or Retirement:** Any voluntary unemployment, self-resignation, or retirement, whether voluntary or otherwise;
- xiv. **Non Performance:** Any unemployment resulting from non-performance of his/her employment after or during such period under which the Insured Person was under probation.
- xv. **No fixed Salary:** Any unemployment arising from any employment or job under which no fixed salary or fixed remuneration was provided to the Insured Person
- xvi. **Probation Period:** Any unemployment resulting from non-confirmation of his/her employment after or during such period under which the Insured Person was under probation.

Section 6: General Conditions

- i. **Condition Precedent & Premium Payments**
The fulfilment of the terms and conditions of this **Policy** including the payment of premium and the correct disclosures in a complete manner in the **Proposal Form** in so far as they relate to anything to be done or complied with any **Policyholder** shall be Conditions Precedent to Company's liability. The premium shall be paid in full at the inception of the **Policy** as single premium option. The premium for the **Policy** will remain the same for the **Policy Period**.
- ii. **Geography & Currency**
This **Policy** is applicable solely to an **Insured** Person who is an Indian resident per applicable Indian law.

This **Policy** only covers medical treatment taken within India. All payments under this **Policy** will only be made in Indian Rupees within India.

iii. **Insured Person**

Only those persons named as **Insured** Persons in the **Policy** Schedule will be covered under this **Policy**.

If an **Insured** Person dies, he will cease to be an **Insured** Person upon Company receiving all relevant particulars in this regard.

iv. **Notification of Claim**

Company must be informed of any event that may give rise to a claim under this **Policy** within 14 days of **Diagnosis COVID-19 or Quarantine**. **Claims** can be intimated to the Company through letter, email or telephone.

v. **Responsibility of Certificate Holder**

On occurrence of an event which will lead to a Claim under this Policy, the Certificate Holder or Insured Person shall:

- a. Allow the Medical Practitioner or any of the Company's representatives to inspect the medical and Hospitalization records, investigate the facts and examine the Insured Person.
- b. Assist and not hinder or prevent the Company's representatives in pursuance of their duties for ascertaining the admissibility of the Claim under the Policy.
- c. If the Certificate holder / Insured Person does not comply with the provisions of these conditions all benefits under this Policy shall be forfeited at the **Company's** option
- d. The Certificate holder/ **Insured** Person will have to undergo medical examination by Company's authorized Medical Practitioner, as and when Company may reasonably require, to obtain an independent opinion for the purpose of processing any claim. Company will bear the cost towards performing such medical examination (at the specified location) of the **Insured** Person

vi. **Supporting Documentation & Examination**

For all claims under the **Policy**, Company must be provided with all documentation, medical records and information that is required to establish the circumstances of the claim, its quantum or Company's liability for the claim within 30 days of **Diagnosis** or Quarantine against which claim is made. In the event of any of Company's request for specific information within 15 days of Company's request for such information.

Such documentation will include but is not be limited to the following:

- a. Claim form duly completed and signed for on behalf of the **Insured** Person, provided that no signatures are required if the same is being completed or populated digitally in Company's website.
- b. Copy of the identification document of the **Insured** Person such as voter ID card, driving license, passport, PAN card or Aadhaar card.
- c. Medical certificate of an authorized testing center and from treating Medical Practitioner confirming the presence of **COVID-19**
- d. All reports, including but not limited to all medical reports, **Diagnosis** reports, case histories, investigation reports, treatment papers, discharge summaries. Companies will accept copies of the documents, verified and attested by the Hospital.
- e. A precise **Diagnosis** of the treatment including first and follow up consultation papers for which a claim is made.
- f. Original Cancelled Cheque in CTS 2010 format (Printed A/C No. IFSC Code, Printed Name), In case the Name is not printed on the Cheque Leaf, duly attested scanned copy of the first page of the Pass-book or the Authorised Bank statement for NEFT (to enable direct credit of claim amount in bank account) and KYC (recent phot ID/address proof and photograph) requirements.
- g. Legal heir certificate, in the event of death.

RELIANCE COVID-19 PROTECTION INSURANCE-POLICY WORDINGS
UIN-xxx

- h. Certificate from the employer of the Insured person confirming the termination or permanent dismissal of the Insured Person from employment, clearly indicating the date of such event, with the reasons for the same.
- i. Regulatory requirements as amended from time to time.

If any claim is not notified/made within the timelines set out above, then Company will condone such delay on merits only where the delay has been proved to be for reasons beyond the claimant's control.

vii. **Claims Payment**

- a. Company will be under no obligation to make any payment under this **Policy** unless Company have received all premium payments in full in time and all payments have been realised and Company have been provided with the documentation and information. Company had requested to establish the circumstances of the claim, its quantum or Company's liability for it, and unless the **Insured** Person has complied with his obligations under this **Policy**.
- b. Company will only make payment to **Policyholder/ Insured** Person under this **Policy**. **Insured** receipt shall be considered as the complete discharge of Company's liability against any claim under this **Policy**. In the event of the death of the **Insured** Person, Company will make payment to the Nominee (as named in the **Policy** Schedule) in India
- c. The assignment of benefits of under the **Policy** shall be allowed subject to applicable law.
- d. The payments under this **Policy** shall only be made in Indian Rupees within India.
- e. The **Policy** shall terminate once the total payment under Sections 3.1 and 3.2 reaches 100% of **Sum Insured** specified in the **Certificate of Insurance** as per applicable terms and conditions. No renewals are allowed under this product.
- f. Company shall make the payment of claim that has been admitted as payable by Company under the **Policy** terms and conditions within 30 days of submission of all necessary documents / information and any other additional information required for the settlement of the claim. Where the circumstances of a claim warrant an investigation in Company's opinion, Company shall initiate and complete such investigation at the earliest, in any case not later than 30 days from the date of receipt of last necessary document. In such cases, Company shall settle the claim within 45 days from the date of receipt of last necessary document.
- g. All claims shall be settled in accordance with the applicable regulatory guidelines, including IRDAI (Protection of **Policyholders** Regulations), 2017 as amended from time to time. In case of delay in payment of any claim that has been admitted as payable by Company under the **Policy** terms and conditions, beyond the time period as prescribed under IRDAI (Protection of **Policyholders** Regulations), 2017, Company shall pay interest at a rate which is 2% above the bank rate. For the purpose of this clause, 'bank rate' shall mean the bank rate fixed by the Reserve Bank of India (RBI) at the beginning of the financial year in which claim has fallen due.

viii. **Non-Disclosure or Misrepresentation:**

This **Policy** has been issued on the basis of the Disclosure to Information Norm, including the information provided by **Policyholder** in respect of the **Insured** Persons in the **Proposal Form** and any other details submitted in relation to the **Proposal Form**. If at the time of issuance of **Policy** or during continuation of the **Policy**, any material fact in the information provided to Company in the **Proposal Form** or otherwise, by **Policyholder/Insured** Person, or anyone acting

Reliance General Insurance Company Limited

Registered/Corporate Office Address: Reliance Centre, South Wing, 4th Floor, Off, Western Express Highway, Santacruz(E). Mumbai -400055

Tel: 1800 3009 (Toll free),(022) 48903011(Paid) | Fax: +91 22 3303 4662 | www.reliancegeneral.co.in

RELIANCE COVID-19 PROTECTION INSURANCE-POLICY WORDINGS
UIN-xxx

on behalf of an **Insured** Person is found to be incorrect, incomplete, suppressed or not disclosed, willfully or otherwise, the **Policy** shall be:

- i. cancelled *ab initio* from the inception date or the **Policy** may be modified by Company, at Company's sole discretion, upon 30 day's notice by sending an endorsement to **Policyholders** address shown in the **Policy** Schedule without refund of premium; and
- ii. any claim made under such **Policy**, shall be rejected/repudiated forthwith.

ix. **Dishonest or Fraudulent Claims**

If any claim is in any manner dishonest or fraudulent or is supported by any dishonest or fraudulent means or devices, by **Insured** Person or anyone acting on behalf of **Insured** Person, then this **Policy** will be void and all benefits otherwise payable under it will be forfeited.

x. **Endorsements**

This **Policy** constitutes the complete contract of insurance. This **Policy** cannot be changed or varied by anyone (including an insurance agent or broker) except Company, and any change that Company makes will be evidenced by a written endorsement signed and stamped by the Company.

xi. **Notices**

Any notice, direction or instruction under this **Policy** will be in writing and if it is to:

- a. The **Insured** Person, then it will be sent to **Insured** Person at **Insured** Persons address specified in the **Policy** Schedule and **Insured** Person will act for these purposes.
- b. The Company, then it will be delivered to Company's address specified in the **Policy** Schedule.

No insurance Agents, insurance intermediaries or other person or entity is authorised to receive any notice, direction or instruction on Company's behalf.

xii. **Governing Law & Dispute Resolution Clause**

Any and all disputes or differences under or in relation to this **Policy** will be determined by the Indian Courts and subject to Indian law.

If any administrative or judicial body imposes any condition on this **Policy** for any reason, Company is bound to follow the same which may include suspension of all Benefits and obligations under this **Policy**.

If Company's performance or any of Company's obligations are in any way prevented or hindered as a consequence of any act of God or State, strike, lock out, legislation or restriction by any government or any other authority or any other circumstances beyond Company's anticipation or control, the performance of this **Policy** shall be wholly or partially suspended during the continuance of such force majeure. Company will resume obligations under the **Policy**, to the extent possible, after the force majeure conditions cease to exist even for the period during which the force majeure conditions existed.

xiii. **Free Look Period**

The Free Look Period shall be applicable at the inception of the Policy and not on renewals or at the time of porting the policy.

The insured shall be allowed a period of fifteen days from date of receipt of the Policy to review the terms and conditions of the Policy, and to return the same if not acceptable.

If the insured has not made any claim during the Free Look Period, the insured shall be entitled to

- a. a refund of the premium paid less any expenses incurred by the Company on medical examination of the insured person and the stamp duty charges; or

**RELIANCE COVID-19 PROTECTION INSURANCE-POLICY WORDINGS
UIN-xxx**

- b. where the risk has already commenced and the option of return of the Policy is exercised by the insured, a deduction towards the proportionate risk premium for period of cover or
- c. where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period;

xiv. Cancellation or Termination of Master Policy

- a. Master Policyholder may terminate this Policy at any time by giving Company a written notice, and the **Policy** shall terminate when such written notice is received by the **Company**.
- b. **Company** may terminate this **Policy** on grounds of misrepresentation, fraud, non-disclosure of material facts by Master Policyholder or anyone acting on Master Policyholder's behalf upon 30 days' notice by sending an endorsement to Master Policyholder's address or E-mail Id shown in the Master Policy Schedule .All existing **Certificates of Insurance** will not be affected and will continue to be in force until the end of the said Period of Cover as mentioned in that **Certificate of Insurance**.

Cancellation or Termination of Certificate of Insurance

- a. The **Insured Person** may terminate the **Certificate of Insurance** anytime by giving **Company** a written notice, and the applicable **Certificate of Insurance** shall be terminated when such written notice is received. If no claims have been made under the applicable **Certificate of Insurance**, the **Company** shall refund premium on short term rates for the unexpired Policy Period as per the rates detailed below.

Cancellation month from certificate inception date	Premium Retained
< =90 days	50%
91 - 180 days	70%
181 - 365 days	100%

- b. Company may at any time terminate this **Certificate of Insurance** on grounds of misrepresentation, fraud, non-disclosure of material facts by **Insured Person** upon 30 days' notice by sending an endorsement to **Insured** Persons address shown in the **Policy** Schedule without refund of premium.
- c. A cancellation fees of Rs 100 shall be charged for early termination or cancellation of **Certificate of Insurance** prior to commencement of risk.
- d.
- e. The **Certificate of Insurance** shall terminate once the total payment under Sections 3.1 reaches 100% of **Sum Insured** and **no further renewals are allowed under this product**.

Section 7: Schedule of Benefits

The following Benefits are available as per the plan opted and specified against the **Insured** Person named in the **Policy** Schedule.

Sum Insured as per Certificate of Insurance	25000	50000	100000	125000	150000	200000
i. Diagnosis Cover*	100% of Sum Insured					
Optional Covers						

Reliance General Insurance Company Limited
 Registered/Corporate Office Address: Reliance Centre, South Wing,4th Floor, Off, Western Express Highway, Santacruz(E). Mumbai -400055
 Tel: 1800 3009 (Toll free),(022) 48903011(Paid) | Fax: +91 22 3303 4662 | www.reliancegeneral.co.in



RELIANCE COVID-19 PROTECTION INSURANCE-POLICY WORDINGS UIN-xxx

ii. Quarantine Cover*	50% of Sum Insured
iii. Loss of Pay Cover#	Opted Percentage of Sum Insured per day subject for a maximum of 30 days; Options: 1%, 2%, 3%, 4%, 5% of Sum Insured
iv. Loss of Job Cover #	50% of Sum Insured for each opted month, maximum up to 150% of Sum Insured
v. Travel Exclusion Removal Cover*	100% of Sum Insured

*The total payment under i and ii shall be restricted to 100% of the Sum Insured

*The total payment under i and v shall be restricted to 100% of the Sum Insured

#In case of a claim under Covers iii and iv, the higher of the two claim amounts will become payable

Section 8: Service related Information:

Policyholder can reach to Company through any of the following methods for any service related issue and assistance:

Website : www.reliancegeneral.co.in

Email : rgicl.services@relianceada.com

Helpline : 1800 3009

Courier : Reliance General Insurance Company Limited

Reliance Centre, South Wing,4th Floor, Off Western Express Highway Santacruz(E), Mumbai-400055

Section 9: Claim Related Information

For any claim related query, intimation of claim and submission of claim related documents, Policyholder can contact Company through:

Please review Reliance COVID-19 Protection Insurance and familiarize yourself with the benefits available and the exclusions.

To help us to provide Policyholder with fast and efficient service, Company may kindly ask Policyholder to note the following:

1. Company recommend that Policyholder keep copies of all documents submitted to Reliance General Insurance Co. Ltd
2. Please quote Policy holders member ID/Policy number in all correspondences

Intimation & Assistance

Please intimate Company incase of any event that may give rise to a claim under this Policy within 14 days of diagnosis of COVID-19 or Quarantine

Reliance General Insurance Co. Ltd can be contacted through:

Website : www.reliancegeneral.co.in

Email : rgicl.rcarehealth@relianceada.com

Helpline : 1800 3009

Courier : Reliance General Insurance Co. Limited

No. 1-89/3/B/40 to 42/ks/301, 3rd floor, Krishe Block, Krishe Sapphire, Madhapur,Hyderabad-500081

Company's customer service team will provide Policyholder the required assistance and will send the claim form & explain the complete claim procedure

Reliance General Insurance Company Limited

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Tel: 1800 3009 (Toll free),(022) 48903011(Paid) | Fax: +91 22 3303 4662 | www.reliancegeneral.co.in

**RELIANCE COVID-19 PROTECTION INSURANCE-POLICY WORDINGS
UIN-xxx**

Claim Procedure	<p>Insured must submit a duly filled claim form along with specified documents within 30 days against the claim made under this Policy</p> <ul style="list-style-type: none"> • If there is any deficiency in the documents/information submitted by Insured, Company will send the deficiency letter within 10 days of receipt of the claim documents. • Any additional information requested must be submitted within 15 days of Company's request. • On receipt of the complete set of claim documents, Company will send settle the claim within 30 days.
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Section 10: Grievance Redressal Procedure

If **Policyholder** have a grievance that **Policyholder** wish Company to redress, **Policyholder** may contact Company with the details of **Policyholder** grievance through:

- Website : www.reliancegeneral.co.in
- Email : rgicl.services@relianceada.com
- Helpline : 1800 3009 (Toll free)
- Courier : Reliance General Insurance Company Limited
No. 1-89/3/B/40 to 42/ks/301, 3rd floor,
Krishe Block, Krishe Sapphire, Madhapur
Hyderabad – 500 081

If **Policyholder** is not satisfied with Company's redressal of **Policyholder** grievance through one of the above methods, **Policyholder** may contact Company's Head of Customer Service at:

Grievance Redressal Officer
The Grievance Cell,
Reliance General Insurance Co. Limited
No. 1-89/3/B/40 to 42/ks/301, 3rd floor,
Krishe Block, Krishe Sapphire, Madhapur
Hyderabad – 500 081

Grievance Redressal officer email ID: rgicl.headgrievances@relianceada.com

In case **Policyholder** complaint is not fully addressed by Company, **Policyholder** may use the Integrated Grievance Management System (IGMS) for escalating the complaint to IRDAI. Through IGMS, **Insured** can register the complaint online and track its status. For registration please visit IRDAI website www.irdaindia.org. If the issue still remains unresolved, **Policyholder** may, subject to vested jurisdiction, approach Insurance Ombudsman for the redressal of the grievance.

If **Policyholder** have a grievance, approach the grievance cell of Insurance Company first. If the complaint is not resolved/ not satisfied/not responded for 30 days, then **Policyholder** can approach the Office of the Insurance Ombudsman (Bimalokpal). The contact details of Ombudsman offices are mentioned below.

Please visit Our website for details to lodge complaint with Ombudsman.

Ombudsman Offices	
Jurisdiction	Office Address

Reliance General Insurance Company Limited
Registered/Corporate Office Address: Reliance Centre, South Wing, 4th Floor, Off, Western Express Highway, Santacruz(E). Mumbai -400055
Tel: 1800 3009 (Toll free),(022) 48903011(Paid) | Fax: +91 22 3303 4662 | www.reliancegeneral.co.in

**RELIANCE COVID-19 PROTECTION INSURANCE-POLICY WORDINGS
UIN-xxx**

Gujarat, Dadra & Nagar Haveli, Daman and Diu	AHMEDABAD Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@gbic.co.in
Karnataka	BENGALURU Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19, Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@gbic.co.in
Madhya Pradesh Chattisgarh	BHOPAL Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@gbic.co.in
Orissa	BHUBANESHWAR Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@gbic.co.in
Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh	CHANDIGARH Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@gbic.co.in
Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry)	CHENNAI Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@gbic.co.in
Delhi	DELHI Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23239633 / 23237532 Fax: 011 - 23230858 Email: bimalokpal.delhi@gbic.co.in
Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh,	GUWAHATI Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2132204 / 2132205 Fax: 0361 - 2732937

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**RELIANCE COVID-19 PROTECTION INSURANCE-POLICY WORDINGS
UIN-xxx**

Nagaland and Tripura	Email: bimalokpal.guwahati@gbic.co.in
Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry.	HYDERABAD Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 65504123 / 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@gbic.co.in
Rajasthan	JAIPUR Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: bimalokpal.jaipur@gbic.co.in
Kerala, Lakshadweep, Mahe-a part of Pondicherry.	ERNAKULAM Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@gbic.co.in
West Bengal, Sikkim, Andaman & Nicobar Islands.	KOLKATA Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@gbic.co.in
Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.	LUCKNOW Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@gbic.co.in
Goa,	MUMBAI

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Registered/Corporate Office Address: Reliance Centre, South Wing, 4th Floor, Off, Western Express Highway, Santacruz(E). Mumbai -400055
Tel: 1800 3009 (Toll free),(022) 48903011(Paid) | Fax: +91 22 3303 4662 | www.reliancegeneral.co.in

**RELIANCE COVID-19 PROTECTION INSURANCE-POLICY WORDINGS
UIN-xxx**

<p>Mumbai Metropolitan Region excluding Navi Mumbai & Thane.</p>	<p>Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@gbic.co.in</p>
<p>State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.</p>	<p>NOIDA Office of the Insurance Ombudsman, Bhagwan Sahai Palace, 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514250 / 2514252 / 2514253 Email: bimalokpal.noida@gbic.co.in</p>
<p>Bihar, Jharkhand.</p>	<p>PATNA Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@gbic.co.in</p>

The updated details of Insurance Ombudsman are available on IRDA website: www.irdaindia.org, on the website of General Insurance Council: www.generalinsurancecouncil.org.in, our website [www.reliancegeneral.co.in] or can be obtained from any of our offices.

Annexure- 1 Travel-restricted Countries

The list of countries mentioned hereunder are subject to travel restrictions as mentioned in the Policy. The list is subject to change at the discretion of the Insurer. The Insured Person is advised to visit the website www.reliancegeneral.co.in for the updated list of Travel-restricted Countries.

1. China
2. Japan
3. Singapore
4. Republic of Korea
5. Thailand
6. Malaysia
7. HongKong
8. Macau
9. Taiwan
10. Italy
11. Iran
12. Kuwait
13. Bahrain
14. Any other country placed under Travel restriction by the Central Government or Union Health Ministry of India