

FAQs related to Covid-19 lockdown conditions

Motor Third Party Insurance

It has been allowed to renew the policies falling due in lockdown period on or before 15.5.2020.

Motor OD

Can I get refund under my Motor Insurance premium/extend validity on pro-rata basis for the lock down period as the vehicles are not being used during the said period.

There is no such provision under motor policies issued by Insurers.

Travel Insurance/OMP

If my trip is cancelled due to corona travel restrictions can I claim refund or get the policy extended?

If the trip is cancelled, due to lockdown, destination country imposing flight ban, immigration ban or quarantine arising out of Covid19, policyholder can apply for a premium refund for the travel insurance purchased or request for a change in the travel period provided the insured trip has not yet commenced.

Policy Holders can also apply for a change in the travel period; or request for extension of their OMP policy if they are unable to travel back home due to lockdown conditions.

House holder Insurance

Will my insurance cover the cost of a deep clean to my property should it be sealed due to contamination by COVID-19?

Most standard householder insurance policies do not provide cover for the costs of cleaning a property.

I have been quarantined or am unable to travel from abroad and therefore my home may be left unoccupied. Will I be covered?

Normally the insurance coverage will continue in such an eventuality under most of the policies and wherever non occupancy limits are mentioned in the policy under certain sections, Insurers will be taking a pragmatic approach to individuals who are quarantined or stuck abroad and are unable to return to

their home. Individuals should contact their insurer to obtain advice on this issue.

SMEs and small shopkeepers

Is my risk covered under fire policy beyond 30 days as it remains unoccupied due to lockdown?

Insurers have agreed to extend the cover under Fire and Special Perils policy SFSP upto 3.5.2020 without requirement of any notice from the insured

The General insurers have been advised by the Authority (IRDAI) vide press release dated 30.4.2020 to inform the policyholders of how the relevant clause(s) would apply beyond 3rd May, 2020 in all policies and what action is needed by the policyholders to avail of uninterrupted coverage. The insurers need to take a reasonable and suitable approach depending on the local situation in different geographies.

The Policyholders in turn are requested to read the terms and conditions of their insurance policies carefully and be aware of the policy requirements in case they or their insured properties are located in areas where there could be prolonged restriction of movement.

If the premise is unoccupied for more than 7 days will the burglary cover be available?

It is a known fact that unoccupied premises present an increased risk of burglary. It is advisable to give notice to insurers who will work with you to ensure suitable action is taken. Insurers will try and be as flexible as possible in these circumstances.

FAQ'S on Overseas Medclaim Policy (OMP)

We at Shriram General Insurance Co Ltd (SGICL) are here to offer you service during this COVID19 which has created havoc in the full world.

Common questions and their answers for SGICL OMP policy holder are tabulated down below:

- 1) Am I covered for COVID19 related illness when I am out of India.

Normally SGICL OMP Policy will keep you covered unless and until the same is expressly excluded under the individual policy issued to you or otherwise the same was of a pre-existing nature.

- 2) What should I do if I fall sick due to COVID19.

Treatment as usual at the clinic or hospital of your choice needs to be taken prior intimation of the same needs to be given to our Third Party Administrator by way of calling the numbers printed on page number 2 of the policy document issued to you with email to

- a) shriramgi@europ-assistance.in
- b) chd@shriramgi.com
- c) yogesh.kumawat@shriramgi.in

you can also call the TPA on +91-022-67347861

Follow all respective government orders since if the same is not followed the claim may be prejudiced. Be Safe and Be Healthy.