

# Benefit illustration

## Corona Kavach Policy, Go Digit

(UIN: GODHLIP21074V012021)



### Hi there!

We'd all agree that COVID-19 pandemic has brought the world to a standstill and getting a health insurance for COVID-19 is almost as necessary as it is for you to wash your hands! It is great that you've chosen to protect yourself with Corona Kavach Policy which safeguards you against the financial burden if you are infected with the Virus and need hospital or home care treatment. Launched by IRDAI, Corona Kavach Policy covers for the expenses incurred during pre and post hospitalization, ICU, road ambulance etc in case of hospital treatment and covers expenses for medicines, consultation, nurse, pulse oximeter, oxygen cylinder and amongst others in case of home care treatment.

Also, since Digit always believes in being crystal clear, here's an illustration for how the prices would vary for different family compositions according to different age groups and policy types:

Family Composition	Age of the members insured	Coverage opted on Individual basis covering each member of the family separately (at a single point in time)  Which means: If you were to purchase a policy for all members of a family, seperately.		Coverage opted on Individual basis covering multiple members of the family under a single policy (Sum Insured is available for each member of the family)  Which means: If you were to purchase a policy for all members of a family, together, under the same policy, but with individual Sum insured				Coverage opted on family floater basis with overall Sum Insured (Only one sum insured is available for the entire family)  Which means: If you were to purchase a policy for all members of a family together, under the same policy, sharing the same Sum insured			
		Premium(Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or consolidated premium for all members of the family (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)
2A+2C	51	8,965	5,00,000	8,965	-	8,965	5,00,000	25,258	10%	22,732	5,00,000
	48	8,965	5,00,000	8,965	-	8,965	5,00,000				
	22	3,664	5,00,000	3,664	-	3,664	5,00,000				
	18	3,664	5,00,000	3,664	-	3,664	5,00,000				
		Total premium for all members of the family is Rs. 25,258, when each member is covered separately.  Sum Insured available for each individual is Rs. 5,00,000.		Total premium for all members of the family is Rs. 25,258, when they are covered under a single policy.  Sum Insured available for each family member is Rs. 5,00,000.				Total premium when policy is opted on floater basis is Rs. 22,732.  Sum Insured of Rs._5,00,000 is available for the entire family			

Family Composition	Age of the members insured	Coverage opted on Individual basis covering each member of the family separately (at a single point in time)  Which means: If you were to purchase a policy for all members of a family, separately.		Coverage opted on Individual basis covering multiple members of the family under a single policy (Sum Insured is available for each member of the family)  Which means: If you were to purchase a policy for all members of a family, together, under the same policy, but with individual Sum insured				Coverage opted on family floater basis with overall Sum Insured (Only one sum insured is available for the entire family)  Which means: If you were to purchase a policy for all members of a family, together, under the same policy, sharing the same Sum insured			
		Premium(Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or consolidated premium for all members of the family (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)
2 A	62	9,967	3,00,000	9,967	-	9,967	3,00,000	19,934	5%	18,937	3,00,000
	64	9,967	3,00,000	9,967	-	9,967	3,00,000				
		Total premium for all members of the family is Rs. 19,934, when each member is covered separately.  Sum Insured available for each individual is Rs. 3,00,000.		Total premium for all members of the family is Rs. 19,934, when they are covered under a single policy.  Sum Insured available for each family member is Rs. 3,00,000.				Total premium when policy is opted on floater basis is Rs. 18,937.  Sum Insured of Rs. 3,00,000 is available for the entire family			

**Note:**

**Premium figures are for Corona Kavach Policy, Go Digit (UIN: GODHLIP21074V012021) of 9.5 months policy term.**

**Premium rates specified in the above illustration shall be standard premium rates without considering any loading.**

**Also, the premium rates shall be exclusive of taxes applicable.**