



# Frequently Asked Questions for NRT Insurance Scheme (FAQs)

## 1. Am I eligible for insurance?

- You need a valid NRT ID card, PAN Card and any of the following documents:
  - Aadhaar Card
  - Indian Driving License
  - Indian Passport
  - Indian Voter ID
- For critical illness, you should have to ensure that you have not received treatment for any of the 13 diseases. See question no. 4 for the list of 13 diseases.

## 2. What insurance options can I avail?

The below insurance options are available:

- Personal Accident Insurance (mandatory)
- Critical Illness Insurance (add-on)

## 3. What are the coverage options available for me and premium rates for the respective insurance options?

The below are the premium rates for the different insurance options:

Personal accident insurance cover (mandatory)	
Sum insured (in INR)	Premium (Excluding GST, in INR) – Payable every three years
5,00,000	395 + Bank transaction costs
10,00,000	700 + Bank transaction costs
Critical illness cover (add-on)	
Sum insured (in INR)	Premium (Excluding GST, in INR) – Payable every year
1,00,000	350 + Bank transaction costs
2,00,000	700 + Bank transaction costs
3,00,000	1,050 + Bank transaction costs
4,00,000	1,400 + Bank transaction costs
5,00,000	1,750 + Bank transaction costs

**4. What is the validity of insurance?**

Personal Accident insurance coverage is valid for 3 years and Critical Illness insurance coverage is valid for 1 year and has to be renewed post the coverage period.

**5. What are the illnesses covered under Critical illness?**

The below illnesses are covered by Critical illness

Sl.	Type of Critical illness
1.	Cancer
2.	First heart attack - of specified severity
3.	Open chest CABG
4.	Open heart replacement or repair of heart valves
5.	Coma of specified severity
6.	Kidney failure requiring regular dialysis
7.	Stroke resulting in permanent symptoms
8.	Major organ /bone marrow transplant
9.	Permanent paralysis of limbs
10.	Multiple sclerosis with persisting symptoms
11.	Primary pulmonary arterial hypertension
12.	Aorta graft surgery
13.	Total blindness

**6. What do you mean by Pre-Existing Disease? Are pre-existing diseases covered in this policy?**

Any condition, ailment or injury or relation condition(s), for which the insured had signs or symptoms and/or diagnosed and/or received medical advice/treatment prior to the inception of the policy. Pre-existing diseases are permanently excluded from coverage in this policy.

**7. What is the waiting period for Critical illness policy?**

Please note that for the first 30 days of your critical illness coverage period from the date of issuance of policy, you will not be eligible to claim for Critical Illness

**8. Which hospitals are covered under this?**

There is no list of hospitals for this scheme. This welfare fund covers treatment expenses upon diagnosis anywhere. In the event of a personal accident, submit the required reports for your claim. Once approved, funds will be transferred to you.

**9. If I claim Critical illness policy once, can I renew the policy?**

Only one Critical Illness claim can be allowed by us during the lifetime of the Insured. The Critical Illness policy terminates immediately on the payment of first Critical Illness benefit under the policy and you will not be able to renew the policy.

**10. I have a family to support. Does Personal Accident Insurance cover death?**

Yes. All you need to do is to mention the name of your nominees in your application. The sum insured will be paid to your nominee by the insurance company in event of death due to accident.

**11. Does Personal Accident policy cover natural death and daily sickness also?**

This policy only covers accidental death and accidental disabilities

**12. How many nominees can I provide?**

Up to two nominees can be added and percentage can be allotted to nominees as well

**13. How do I claim?**

You will have to claim either through your dashboard portal or through the website.

**14. Is my Visa eligible for claiming?**

You need to have a valid Student Visa/ Employment Visa at the time of claiming.