



## **IRDAI issues norms for handling of COVID-19 related insurance claims**

The Insurance Regulatory and Development Authority of India (IRDAI) has issued a circular (dated 4 March 2020) setting out norms for handling of COVID-19 related insurance claims. As per the circular:

(a) where hospitalization is covered in a health insurance product, insurers would need ensure that the cases related to COVID-19 are expeditiously handled.

(b) costs of admissible medical expenses during the course of treatment (including the treatment during quarantine period) would need to be settled as per applicable terms and conditions of policy.

(c) all COVID-19 related claims would need to be thoroughly reviewed by the claims review committee before a claim is repudiated.

IRDAI has also advised insurers to design products covering the cost of treatment for corona virus cases.

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We continue business as usual and our attorneys and staff are available to provide our clients uninterrupted service. Please do not hesitate to reach out with questions or concerns at any time. We hope that you and your family remain healthy and safe throughout this global health challenge.

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