

# Certificate of Insurance

## What does this mean?

A **Certificate of Insurance (COI)** is an official document issued by the insurance company that **confirms you are covered under a health insurance policy**.

It acts as proof of insurance and includes key details such as the insured person's name, policy number, coverage amount, and policy validity.

## Why is this Important?

### Proof of coverage

It confirms that you have an active health insurance policy.

### Required during hospitalization

Hospitals may ask for the certificate before providing cashless treatment.

### Useful for documentation

Often required for visa applications, employment, or official records.

### Quick reference document

Summarizes key policy details in a simple format.

## How does it Work in Insurance?

After you purchase or renew a health insurance policy:

1. The insurer issues the Certificate of Insurance.
2. It is shared digitally or physically with the policyholder.
3. It can be presented whenever proof of coverage is required.

It is governed under guidelines of the Insurance Regulatory and Development Authority of India (IRDAI).

## **What Information Does It Contain?**

A Certificate of Insurance typically includes:

- Name of the insured person(s)
- Policy number
- Policy start and end date
- Sum insured (coverage amount)
- Type of policy (individual/family floater/group)
- Insurer details and contact information

## **Where is it Used?**

The certificate may be required for:

- Hospital admission and cashless claims
- Health insurance verification by employers
- Travel or visa documentation
- Claim submission and policy servicing

## **Which Policies Provide It?**

A Certificate of Insurance is issued for:

- Individual health insurance policies
- Family floater policies
- Group health insurance policies
- Senior citizen health plans

## **When Should You Keep It Ready?**

You should keep a copy:

- After buying or renewing your policy
- While visiting hospitals
- When submitting insurance-related documents
- During travel or visa processes

Keeping a digital copy on your phone is recommended.

## Simple Example

Suresh needs cashless hospitalization for surgery.

At the hospital desk, he shows his Certificate of Insurance, which confirms his policy details and helps the hospital start the cashless claim process.

## Key Points to Remember

- Acts as proof of active insurance coverage
- Contains essential policy details
- Required for hospital and official documentation
- Issued after policy purchase or renewal

## Simple Summary

A Certificate of Insurance is your **official proof of health insurance coverage**, useful during hospitalization and documentation needs.