



Amazon to arrange free COVID-19 health insurance for its sellers in India

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- Free health cover of up to INR 50,000 for one year; no co-payment required during claims.
- This will bring insurance cover to lakhs of Amazon.in sellers
- All sellers with an active listing between Jan 1 2020 and May 1 2021 on Amazon.in are eligible for enrollment under this health insurance policy

Bangalore, May 27, 2021: As a follow-up to the COVID-19 health insurance policy arranged for its marketplace sellers in 2020, Amazon.in today announced that it is arranging COVID-19 health insurance cover, completely free of cost for registered sellers in on the Amazon.in marketplace, through Acko General Insurance Limited (Acko). Amazon.in will fully fund the premium cost for this group insurance policy that will be valid for one year after activation. Sellers with an active listing on Amazon.in between January 1 2020 and May 1 2021 can enroll themselves under the group policy to get coverage for COVID-19 hospitalization and medical expenses up to INR 50,000. In addition, the insurance policy will also cover domiciliary treatment expenses, as prescribed, up to the sum insured.

Manish Tiwary, Vice President, Amazon India said, "We remain committed to serve the nation in its fight against COVID-19. As part of our efforts to support marketplace sellers during these challenging times, we are funding and enabling sellers to opt for this COVID-19 health insurance policy for their benefit. We are working tirelessly with sellers to serve customers across India safely and we want to ensure that medical expenses is the least of their worries at this time. While we sincerely hope that none of the marketplace sellers need to use this, the policy ensures that if they need it, their medical expenses are taken care of through the insurance."

Swapnil Dilip Vashikar from Kolhapur, who has been selling jewellery through on Amazon.in said, "The health insurance policy coverage for COVID-19 that Amazon.in provided last year was immensely helpful for me, especially to cover part of my hospitalization costs. The claim process was executed seamlessly by Acko and I received the entire amount in 7 days, as promised. I urge other sellers to apply for the cover, if they haven't already."

How can sellers register for the insurance policy?

Amazon.in has engaged with Acko to provide coverage, manage the policy delivery and handle claims and reimbursements. Amazon.in will open a 30-day enrolment window wherein eligible sellers can enroll themselves by providing basic personal particulars and KYC documents. No medical tests will be required for registration and opt-in. For each seller account, only one person may be covered under the insurance policy. Once the requisite details are processed, a Unique Health Identification (UHID) number will be issued post registration to the marketplace sellers by Acko, which they can use to file their claims and reimbursements. To claim reimbursement for COVID-19 related hospitalization and treatment expenses, we will set up a mechanism to enable eligible sellers to apply directly to Acko. The claim under the policy will be payable for a seller who is enrolled under the policy and who tests positive for COVID-19 for the first time, after 15 days from the date of issuance of cover. Expenses incurred on co-morbidity in case of COVID-19 hospitalization will be covered under the policy.

For the benefit of its sellers amidst the extremely challenging and trying times, Amazon.in recently announced that the company will cover the COVID19 vaccine costs for its eligible sellers and one dependent. In addition, valid from May 1, 2021 till May 31, 2021, Amazon.in has also introduced a host of measures to help marketplace sellers navigate the economic challenges caused by the pandemic including fee waivers, reimbursements, policy and performance relaxations for impacted sellers. Furthermore, Amazon.in has collaborated with Ketto which will enable SMBs to use the crowdfunding platform to raise funds to support their communities. Ketto will waive off the success fees for all such fundraisers hosted by Amazon.in marketplace sellers.

About Amazon.in

The Amazon.in marketplace is operated by Amazon Seller Services Private Ltd, an affiliate of Amazon.com, Inc. (NASDAQ: AMZN). Amazon.in seeks to build the most customer-centric online destination for customers to find and discover virtually anything they want to buy online by giving them more of what they want – vast selection, low prices, fast and reliable delivery, and a trusted and convenient experience; and provide sellers with a world-class e-commerce marketplace.

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About Amazon

Amazon is guided by four principles: customer obsession rather than competitor focus, passion for invention, commitment to operational excellence, and long-term thinking. Customer reviews, 1-Click shopping, personalized recommendations, Prime, Fulfillment by Amazon, AWS, Kindle Direct Publishing, Kindle, Fire tablets, Fire TV, Amazon Echo, and Alexa are some of the products and services pioneered by Amazon.

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