

Underwriting philosophy for Persons with Disability (PWD) and People affected with HIV/AIDS and Mental illness diseases

In reference to the IRDAI circular Ref. IRDAI/HLT/MISC/CIR/129/06/2020, dated June 2, 2020 we hereby outline our Underwriting philosophy and approach.

We wish to inform that the Company offers insurance coverage to “Persons with Disability (PWD)”, people affected with “HIV / AIDS” and “Mental illnesses”, up to the limit specified in Policy Schedule.

All proposals falling under the above mentioned categories shall be underwritten as per the Board approved underwriting policy of the company.