

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

In reference to the IRDAI circular Ref. IRDAI/HLT/MISC/CIR/129/06/2020, dated June 2, 2020 and IRDAI/HLT/CIR/MISC/046/03/2022, dated March 7, 2022 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.

We also wish to inform that the Company uniformly offers insurance coverage to persons of all genders including “Transgender Persons”.

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