



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 we are offering insurance coverage to Persons with Disability (PWD) and people affected with HIV / AIDS and Mental illness diseases up to the limit specified in policy schedule.

Acceptance of proposals with declaration of any conditions falling under the above mentioned categories would be as per underwriting guidelines of the specific product and Pre policy medical tests, if required.