

Dated: 01<sup>st</sup> October 2020

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Applicability: The underwriting philosophy as mentioned below is applicable to Health insurance products of the Company

*Underwriting Philosophy & Approach with regards to offering insurance coverage to the following category of Population*

- a. Persons with Disability (PWD)
- b. Persons affected with HIV/AIDS
- c. Persons affected with Mental Illness Diseases

Any person disclosing any existing disability or illness shall be referred to underwriting and based on the underwriting guidelines of the applicable product the prospect shall be underwritten. The company may seek additional information from the prospect or may ask for a medical examination/questionnaire

The underwriting decisions would be based on underlying risks and risk categories. Underwriting decisions would be communicated in a clear and transparent manner

*“The Company has products where there is provision for treatment of mental illness on the same basis as is available for treatment of physical illness”*

(Reference: IRDAI circular no: IRDAI/HLT/MISC/CIR/129/06/2020 dated 2<sup>nd</sup> June 2020)