

A. Underwriting Policy for extending coverage for Persons with Disabilities under our Health /Personal Accident Products

This policy is as per the extant provisions of applicable laws, rules and regulations. Any changes therein, to the extent applicable, shall be incorporated into this policy.

A. To evaluate the risk associated with persons with disabilities we will consider the below points: -

- a. The UW decision would be basis on the cause / reason for disability
- b. % of disability & the complications arising out of such disability.
- c. Basis on these parameters & the supporting documents for the same cases would be reviewed.

B. Underwriting Policy for extending coverage for Persons with HIV/AIDS under our Health / Personal Accident Products

This policy is as per the extant provisions of applicable laws, rules and regulations. Any changes therein, to the extent applicable, shall be incorporated into this policy.

For people with HIV/AIDS:

A. To evaluate the risk associated with person affected with HIV/AIDS we will consider the below points: -

- a. The UW decision would be basis on the CD4 count ((**cluster of differentiation 4**) & other health reports.
- b. Basis on these parameters & the supporting documents for the same cases would be reviewed.

C. Underwriting Policy for extending coverage for Persons affected with Mental Illness under our Health /Personal Accident Products

This policy is as per the extant provisions of applicable laws, rules and regulations. Any changes therein, to the extent applicable, shall be incorporated into this policy.

Persons affected with Mental illness:

A. To evaluate the risk associated with person affected with Mental Illness we will consider the below points: -

- a. The UW decision would be basis on the diagnosis, present status of the condition, treatment details & complications.
- b. Basis on these parameters & the supporting documents for the same cases would be reviewed.

D. Underwriting Policy for extending coverage for Transgender persons

- a. Any proposal from transgender is evaluated like any other proposal for Insurance coverage.
- b. The following information will be considered while underwriting the proposal for offering Insurance coverage to transgender persons. This will assist the Underwriter in fair risk assessment and unbiased underwriting decision on the proposal
- c. Past medical records (if any) of surgery or medical/hormonal treatment/ Psychological assessment and health check reports are obtained as per the disclosed medical condition.
- d. Disclosed medical conditions and the proposal would be evaluated based upon underwriting guidelines for making an objective decision to offer Insurance Coverage.