

## **Underwriting philosophy of offering Insurance coverage to persons with disability (PWD) and people affected with HIV/AIDS and Mental Illness diseases**

In compliance with the Authority Circular Ref No. IRDAI/HLT/MISC/CIR/129/06/2020 dated June 2, 2020, to protect the interest of people with different mental abilities or physical state and ensure that they have opportunity at par with others, we hereby lay out our approach in terms of providing them insurance cover.

### **1) Persons with Mental Illness**

As per the Mental Healthcare Act, 2017, the “Mental illness” has been defined as a substantial disorder of thinking, mood, perception, orientation or memory that grossly impairs judgment, behaviour, capacity to recognize reality or ability to meet the ordinary demands of life, mental conditions associated with the abuse of alcohol and drugs, but does not include mental retardation which is a condition of arrested or incomplete development of mind of a person, specially characterised by subnormality of intelligence.

The Underwriting of health insurance proposals by RGI shall be in accordance with the provisions of afore mentioned act and any revisions thereon along with directives and guidelines from IRDAI, if any. The Products designed by the Company are in compliance with the above act and other health insurance regulations by the IRDAI.

### **2) HIV positive persons**

As per The HIV and AIDS (Prevention and control) Act 2017, a “Protected person” is a person who is:

- (i) HIV-Positive; or
- (ii) Ordinarily living, residing or cohabiting with a person who is HIV-positive person; or
- (iii) Ordinarily lived, resided or cohabited with a person who was HIV- positive;

Such a person shall not be discriminated against by denial of, or unfair treatment in, the provision of insurance unless supported by actuarial studies.

RGI’s underwriting shall be in accordance to the provisions of afore mentioned act and any revisions thereon along with directives and guidelines from IRDAI, if any. The Products designed by the Company are in compliance with the above act and other health insurance regulations by the IRDAI.

### **3) Person with Disabilities**

A “person with disability” (PWD) means a person with long term physical, mental, intellectual or sensory impairment which, in interaction with barriers, hinders his full and effective participation in society equally with others, or a person with Specified Disability beyond the prescribed limits. Such a person has the right to equality, life with dignity and respect for his or her integrity equally with others.

A person with any kind of physical impairment can be covered against treatment of illnesses in any of our medical insurance products covering such illnesses.

Government from time to time brings out insurance schemes targeting specific sections of society to help them overcome challenges specific to that section. RGI shall be an active participant in any Government scheme providing for comprehensive insurance for persons with disability, not covered under the Employees State Insurance Schemes, or any other statutory or Government sponsored insurance schemes.

This will form a part of Health Underwriting Policy of the Company.