

Bajaj Allianz General Insurance Company Limited

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 & other health reports.
 - b. Basis on these parameters & the supporting documents for the same cases would be reviewed.