

**Bajaj Allianz General Insurance Company Limited**

**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.