

Bajaj Allianz General Insurance Company Limited

Underwriting philosophy of offering Health Insurance Coverage to Transgender persons

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 for offering Health Insurance Coverage to Transgender persons we will consider the below points:-

Guidelines applicable for Health Guard, Health Care Supreme, Health Infinity and Star Package policy:-

New Business guideline:

Underwriting guidelines for New Business proposals

- The proposal for Health Insurance for first time is considered under New Business.
- Completely filled & signed proposal form is mandatory, No field should be left blank and also check if the relevant sections are selected
- The policy can be opted on individual Sum Insured option & Floater Sum Insured option

Pre-policy Medical Examination criteria for new Proposals

- No Medical tests up to 45 years, subject to no adverse health conditions
- Medical tests are mandatory for members age above 45 years
- The pre-policy check up would be arranged at our empanelled diagnostic centers.

Guidelines applicable for Silver Health :-

New Business guideline:

Underwriting guidelines for New Business proposals

- The proposal for Health Insurance for first time is considered under New Business.
- Completely filled & signed proposal form is mandatory, No field should be left blank and also check if the relevant sections are selected
- The policy can be opted on individual Sum Insured option & Floater Sum Insured option

Pre-policy Medical Examination criteria for new Proposals

- Medical tests are mandatory for all proposals i.e. 46years and above.
- The pre-policy check up would be arranged at our empanelled diagnostic centre.

Guidelines applicable for Health Ensure :-

New Business guideline:

Underwriting guidelines for New Business proposals

- The proposal for Health Insurance for first time is considered under New Business.
- Completely filled & signed proposal form is mandatory, No field should be left blank and also check if the relevant sections are selected
- The policy can be opted on individual Sum Insured option & Floater Sum Insured option

Pre-policy Medical Examination criteria for new Proposals

- No Medical tests up to 50 years, subject to no adverse health conditions
- Medical tests are mandatory for all proposals i.e. 51years and above.
- The pre-policy check up would be arranged at our empanelled diagnostic centers.

Guidelines applicable for Extra Care Plus/ Extra Care :-

New Business guideline:

Underwriting guidelines for New Business proposals

- The proposal for Health Insurance for first time is considered under New Business.
- Completely filled & signed proposal form is mandatory, No field should be left blank and also check if the relevant sections are selected
- The policy can be opted on individual Sum Insured option & Floater Sum Insured option

Pre-policy Medical Examination criteria for new Proposals

- No Medical tests up to 55 years, subject to no adverse health conditions
- Medical tests are mandatory for all proposals i.e. 56years and above.
- The pre-policy check up would be arranged at our empanelled diagnostic centers.

Guidelines applicable for Criticare / Critical Illness products :-

New Business guideline:

Underwriting guidelines for New Business proposals

- The proposal for Health Insurance for first time is considered under New Business.
- Completely filled & signed proposal form is mandatory, No field should be left blank and also check if the relevant sections are selected
- The policy can be opted on individual Sum Insured option & Floater Sum Insured option

Pre-policy Medical Examination criteria for new Proposals

- No Medical tests up to 35 years and 10lacs, subject to no adverse health conditions
- Medical tests are basis the Age band and sum insured opted .

- The pre-policy check up would be arranged at our empanelled diagnostic centers.

Renewal Guidelines applicable for all products mentioned above:-

- The policy shall ordinarily be renewable for lifetime except on misrepresentation by the insured person. grounds of fraud, misrepresentation by the insured person
- In case of our own renewals, a grace period of 30 days is permissible
- Sum Insured enhancement will be allowed only at the time of renewals.
- Sum Insured enhancement would be subject to the underwriting approval based on the declaration on the proposal form