

United India Insurance Company Limited

Corporate Identity Number: U93090TN1938G01000108
Registered Office: 24 Whites Road, Chennai – 600014
IRDAI REG NO.545



Disclosure of Underwriting Philosophy of offering Insurance to Persons with Disability (PWD), Transgender persons and people affected with HIV/AIDS and Mental Illness diseases

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

In compliance to the provisions of IRDAI (Health Insurance) Regulations, 2016 and Mental Healthcare Act, 2017, we offer health insurance coverage for Persons with Mental Illness up to the limit specified in policy schedule.

2. Persons with HIV/AIDS

In compliance to the provisions of IRDAI (Health Insurance) Regulations, 2016 and HIV and AIDS Prevention and Control Act, 2017, we offer health insurance coverage for Persons with HIV/AIDS up to the limit specified in policy schedule.

As per the Act, any person suffering with HIV/AIDS shall not be discriminated against by denial of, or unfair treatment in, the provision of insurance unless supported by actuarial studies.

3. Persons with Disabilities

In compliance to the provisions of IRDAI (Health Insurance) Regulations, 2016 we offer health insurance coverage for Persons with Disabilities up to the limit specified in policy schedule.

4. Transgender Persons

In compliance to the provisions of IRDAI (Health Insurance) Regulations, 2016 and The Transgender Persons (Protection of Rights) Act, 2019, we offer health insurance coverage for Transgender Persons up to the limit specified in policy schedule.

Acceptance of proposals with declaration of any conditions falling under the above-mentioned categories would be as per underwriting guidelines of the specific product and Pre policy medical tests, if required.

This disclosure is in compliance with the Authority Circulars Ref No. IRDAI/HLT/MISC/CIR/129/06/2020 dated June 2, 2020, and IRDAI/HLT/ CIR/MISC/046/03/2022 dated March 7, 2022.