

**Go Digit General Insurance Limited**  
**Underwriting philosophy for offering Insurance coverage to Persons with Disability,**  
**Person affected with HIV/AIDS and Mental Illness**

**Introduction**

As per IRDAI circular Ref. No: IRDAI / HLT/ MISC / CIR / 129 / 06 / 2020 dated 2<sup>nd</sup> June 2020, insurers are required to publish on website their underwriting philosophy and approach with regard to offering insurance coverage to the following category of population:

- a. Persons with Disabilities (PWD)
- b. Persons affected with HIV /AIDS
- c. Persons affected with Mental Illness diseases.

In compliance of the above-mentioned circular, we hereby disclose Underwriting Philosophy at Go Digit General Insurance Limited.

**Approach**

We offer policies in compliance to the provisions of IRDAI Regulations on Health Insurance, HIV and AIDS Prevention and Control Act, 2017 and Mental healthcare Act, 2017. We provide cover for Persons with Disabilities (PWD), Mental Illness, HIV/AIDS up to the limit specified in policy schedule.

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

Proposals with positive history of physical/mental illness or personal disability shall be referred to our underwriting team which further decides on acceptance after evaluating medical records and medical examination reports and relevant information gathered as per the Company's guidelines. We shall also factor in permanent exclusion or a waiting period, as specified by IRDAI guidelines on Standardization of exclusion in Health Insurance Contracts as amended from time to time. Underwriter after taking into consideration above factors and considering severity, chronicity, probability of recurrence, repetitive nature of illness, co-morbid health conditions etc shall decide as below:

- a. accept at standard terms and conditions,
- b. accept with risk mitigants such as time bound waiting periods and / or by charging incremental premium as loading, or
- c. decline cover if the risk is high.

We hereby declare that our products and underwriting provisions shall be in accordance with the above-mentioned Acts, Rules and Regulations of Authority as notified from time to time.