

Go Digit General Insurance Limited
Underwriting philosophy for offering Insurance coverage to Transgender Persons

Introduction

As per IRDAI circular Ref. No: IRDAI / HLT/ CIR/ MISC / 046/03/2022 dated 7th March 2022, insurers are required to publish on website their underwriting philosophy and approach with regard to offering insurance coverage to transgender persons.

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

The purpose of this document is to lay down a broad underwriting philosophy to offer health insurance coverage to 'Transgender Persons'. The document is prepared keeping in mind the larger principle of ensuring that there is no discrimination bias and keeping in mind the provisions of The Transgender Persons (Protection of Rights) Act, 2019.

Approach

There is no differential treatment with respect to medical underwriting guidelines to the Transgender customers. We offer policies in compliance to the provisions of IRDAI Regulations on Health Insurance. We provide cover to transgenders up to the limit specified in policy schedule.

Acceptance of proposals of transgenders with declaration of any adverse medical conditions shall be as per underwriting guidelines of the specific product and Pre policy medical tests, if required.

Proposals with any adverse medical history 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 the medical records, medical examination reports and 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.