

Ref No: IRDAI/HLT/CIR/REG/244/12/2022

8th December, 2022

To

All General and Stand Alone Health Insurers (except ECGC, AIC)

Re: Insurance cover for new-borns/infants under Health insurance policies

With reference to IRDAI circular ref no: 30/IRDAI/HLT/GEN/Ministry/2022-23 dated 12th October, 2022 on the captioned subject, it is here by clarified that the instructions under the said circular are applicable to all products including “Arogya Sanjeevani Policy”. Accordingly, provision 15(c) of guidelines on “Standard Individual Health Insurance Product” bearing ref: IRDAI/HLT/REG/CIR/001/1/2020 dated 1.1.2020 stands modified wherein 15(c) A.20 “Internal Congenital Anomalies” stands deleted from the list of diseases under “specific waiting period”.

(YEGNAPRIYA BHARATH)
CHIEF GENERAL MANAGER