



Ref: IRDAI/HLT/REG/CIR/ 046/03/2018

19th March, 2018

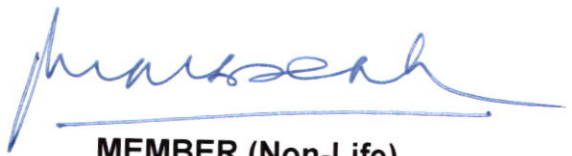
To
All Life, General and Health Insurers,

Re: Directions of High Court of Delhi at New Delhi on Exclusions related to Genetic Disorders

In the matter of M/s United India Insurance Company Limited Vs Jai Parkash Tayal (RFA 610/2016 & CM Nos. 45832/2017) Hon'ble High Court of Delhi at New Delhi held that the exclusionary clause of 'Genetic Disorders', in the insurance policy, is too broad, ambiguous and discriminatory – hence violative of Article 14 of the Constitution of India and directed Insurance Regulatory and Development Authority of India (IRDAI) to re-look the exclusionary clauses in insurance contracts and ensure that insurance companies do not reject claims on the basis of exclusions relating to genetic disorders.

Thus, in pursuance to the directions of Hon'ble High Court all insurance companies offering contracts of Health Insurance are hereby directed that no claim in respect of any existing health insurance policy shall be rejected based on exclusions related to 'Genetic Disorder'.

All insurance companies are directed not to include 'Genetic Disorders' as one of the exclusions in new health insurance policies issued in respect of all their existing health insurance products and also in the new products launched and/or filed under the provisions of Guidelines on Product Filing in Health Insurance Business (Ref. No: IRDA/HLT/REG/CIR/150/07/2016 dated 29th July, 2016).


MEMBER (Non-Life)