



भारतीय बीमा विनियामक और विकास प्राधिकरण  
INSURANCE REGULATORY AND  
DEVELOPMENT AUTHORITY OF INDIA

IRDAI/ INT/ CIR/ PSP/ 019/ 01/ 2020

13<sup>th</sup> January, 2020

To

All General & Stand-Alone Health Insurers

All Insurance Intermediaries

**Re: Marketing Standard Individual Health Insurance product through PoS**

The Authority vide its Guidelines Ref no. IRDAI/ HLT/ REG/ CIR/ 001/ 01/ 2020 dated 1<sup>st</sup> January, 2020 has introduced an indemnity based Standard Health Insurance Product – “AROGYA SANJEEVANI POLICY”. In order to achieve higher insurance coverage and improve insurance penetration, it is considered essential to allow distribution of “AROGYA SANJEEVANI POLICY” through all extant distribution channels that are prevalent in the insurance industry.

Accordingly, in partial modification, condition number (iii) of the IRDAI Circular No. IRDAI/ INT/ CIR/ PSP/ 239/ 2017 dated 25<sup>th</sup> October, 2017 stands substituted as under:

*“iii) Number of such products that can be filed as PoS product is capped at three (3) per insurance company. In addition to these three insurance products, **Standard Health Insurance Product – “AROGYA SANJEEVANI POLICY”** is also allowed to be marketed by **Point of Sales**.*

All other condition of the above referred circular remain unchanged.

T.L. Alamelu

Member (Non-Life)