



IRDAI/HLT/REG/CIR/225/08/2020

28th August, 2020

All Insurers (excluding specialized insurers) and TPAs, wherever applicable

Re: Master Circular on Standardization of Health Insurance Products - Corrigendum

Reference is drawn to the Master Circular on Standardization of Health Insurance Products issued vide ref no. IRDAI/HLT/REG/CIR/193/07/2020 dated 22.07.2020.

The definition of "Pre-Existing Disease" at Clause 33 of Chapter I under Section 1 of this Master Circular is rectified as under:

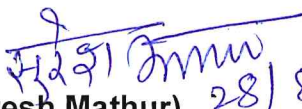
33. Pre-Existing Disease (not applicable for Overseas Travel Insurance):

Pre-existing Disease means any condition, ailment, injury or disease:

- a) That is/are diagnosed by a physician within 48 months prior to the effective date of the policy issued by the insurer or its reinstatement or
- b) For which medical advice or treatment was recommended by, or received from, a physician within 48 months prior to the effective date of the policy issued by the insurer or its reinstatement.

(Life Insurers may define norms for applicability of PED at reinstatement).

(Note: All existing health insurance products that are not in compliance with this definition shall not be offered and promoted from 01st October, 2020 onwards)


(Suresh Mathur) 28/8/2020
Executive Director (Health)