

Ref: IRDAI/HLT/REG/CIR/051/03/2021

18th March, 2021

To

All General and Standalone Health Insurers (except ECGC, AIC)

**Re: Modification in Guidelines on Standard Individual Health Insurance Product**

1. Reference is drawn to Guidelines on standard individual health insurance product circular Ref No: IRDAI/HLT/REG/CIR/172/07/2020 dated 07.07.2020 specifying norms on minimum and maximum sum insured limits.
2. In order to enhance the coverage available under “Arogya Sanjeevani Policy”, in partial modification of the extant guidelines, insurers shall mandatorily offer the sum insured between Rs. 50,000/- to Rs.10,00,000/- under the standard product Arogya Sanjeevani w.e.f 1<sup>st</sup> May,2021 or earlier.
3. The tables of premium rates for revised sum assured slabs shall be filed in terms of Clause C (10) of “Guidelines on Filing of Minor Modifications in the approved Individual Insurance Products offered by General and Stand Alone Health Insurers on Certification Basis” (Ref No: IRDA/HLT/CIR/MISC/151/09/2019 dated 20th September,2019).
4. Insurers may launch the modified version of the “Arogya Sanjeevani Policy” after filing the same on Certification Basis as referred to at Para (3) above. The UIN allotted by the Authority will be retained.
5. This has approval of the competent authority.

**Sd/-**

**D V S Ramesh,  
General Manager (Health)**