



Ref: IRDAI/LIFE/CIR/ADVT/094/06/2018

June 18, 2018

All Life Insurers, General Insurers and Health Insurers

**Sub: Simplification of filing process of Advertisements in BAP Portal & partial modification of IRDA Master Circular on Insurance Advertisements, IRDAI/LIFE/CIR/MISC/147/08/2015, dated 13.08.2015**

Attention is invited to Regulation 3(v), 4(1) and 4(3) of IRDA (Insurance Advertisements and Disclosure) Regulations, 2000, read with Clause 10 of Master Circular on Advertisements dated 13.08.2015; wherein it is mandated that Insurers have to file a copy of each advertisement with the Authority within seven days from its release and any change in an advertisement would be considered as a new advertisement. This has sometimes resulted into multiple filing of the same advertisement in BAP portal when it is released in different formats like banner, leaflet, poster, standee, flyer, dangler, etc. and also when it is released in different regional languages, even though there is no change in the contents.

In order to ease out the filing process of such advertisements on BAP, the following instructions are issued:

1. Insurers shall file only English and/or Hindi base versions of advertisements on BAP.
2. The advertisements which are issued in other languages and other formats, where there is no change in the content, design, image to that of base versions of English and/or Hindi will bear the same URN of base version. The Authority will not treat them as new advertisements and hence they need not be filed. However, a certificate (format enclosed) needs to be filed to the effect that the advertisements released in other languages are true translation of the base versions of English and/or Hindi and there are no changes in the content, design, image etc., of the base version.

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Further, abridged contents for sub-clauses 14.3 & 15.1 of IRDA Master Circular on Insurance Advertisements, IRDAI/LIFE/CIR/MISC/147/08/2015, dated 13.08.2015, shall be used henceforth.

Sub-clause 14.3

*This advertisement is designed for combination of Benefits of two or more individual and separate products named (1) \_\_\_\_\_ (2) \_\_\_\_\_ (3) \_\_\_\_\_ (as applicable) etc. These products are also available for sale individually without the combination offered / suggested. This benefit illustration is the arithmetic combination and chronological listing of combined benefits of individual products. The customer is advised to refer to the detailed sales brochure of respective individual products mentioned herein before concluding the sale."*

Sub-clause 15.1

**BEWARE OF SPURIOUS / FRAUD PHONE CALLS!**

**•IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.**

The above instructions come into force with immediate effect.

**(Nilesh Sathe)**  
Member Life

Encl : Annexure 1

**Annexure 1**

Name of the Insurer

**Compliance Certificate**

(to be filed in BAP with original English / Hindi Advertisement when the same is being released in different Formats and /or Languages)

In compliance with Regulation 3(v), 4(1) and 4(3) of IRDA (Insurance Advertisement and Disclosure) Regulations, 2000 read with Clause 10 of Master Circular on Advertisements dated 13.08.2015 amended from time to time and Circular Ref: IRDAI/LIFE/CIR/ADVT/094/06/2018 dated 18.06.2018.

This is to certify that the following advertisement/s are exact copies/true translations of the English and /or Hindi base advertisement/s released in the form of \_\_\_\_\_ (Insurer to state original format of base advertisement)

URN Number of the Base Advertisement \_\_\_\_\_

Date of filing of Base advertisement with the Authority \_\_\_\_\_ (date/month/year).

There are no changes in the content, design, image, translation etc., of these advertisement/s and no deviations to that of filed version/s of the base advertisement in English and/or Hindi language.

S.No.	Format of the Advertisement	Language of the Advertisement	Date of release of the advertisement

Date:

Place:

Signature

\_\_\_\_\_  
(Compliance Officer)  
Seal of the Company