

Annexure "B"

Health EnSure Underwriting Guidelines

1. Underwriting on completed age basis.
2. Dependent children can be covered up to 25 years of age.
3. Individual Health EnSure policy to be issued for covering family members only. For Employer – Employee relationship Group Health Ensure to be used.
4. Children between 3 months to 5 years can be covered only if both parents are covered.
5. Addition of natural member is allowed. Natural members (Children) in the age group of 3 to 6 months can be included in the policy on pro – rata basis if both the parents are also covered.
6. Entry Age is restricted to 55 yrs and can be continuously renewed up to 75 years. From 75 to 80 years ,we will renew on annual basis, after reviewing the policy and with loading / medical tests ,if required.
7. In case of adverse declaration in proposal form medical tests at the cost of proposer may be warranted .Under normal Circumstances,there is no medical underwriting for this product .
8. The premium rates are different for Metros and Non –Metro .
The rating of the premium (Metro/non-metro) should be taken as per the address on the policy ,i.e place of residence of the insured and not on the basis of the policy issuing office.

Increase in Sum Insured

1. No increase in Sum Insured during the currency of the policy.
2. Increase in Sum Insured at renewal subject to fresh and clean proposal form

Loading on Claim exp:

Loading will be applicable on policies where there are 3 claims (paid) or more in previous three years with total amount exceeding Rs 50,000/-. The applicable loading would be 50%. Loading will be applicable only for the person for whom claim has been admitted and not for other family members covered under the policy. Loading will be applicable considering the expiring policies (max 3 years) and will be applicable fresh at every renewal.

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GROUP HEALTH ENSURE POLICIES

1. Underwriting will be on lines of Individual Health EnSure and separate proposal forms for each individual will have to be taken.
2. Group Discount can be allowed on the following lines

Group Size	Discount
Upto 25	Nil
26 -50	2.50%
51 to 100	5.00%
101 to 250	7.50%
251 to 500	10%
501 to 750	12.50%
751 to 1000	15.00%
1001 to10000	20.00%
10001 to 25000	22.50%
25001 to 50000	25.00%
50001 to 100000	30.00%

3. In case of employer/employee relation ships additions /deletions allowed on pro-rata basis.