



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

Ref: IRDAI/HLT/REG/CIR/172/07/2020

7<sup>th</sup> July, 2020.

To

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

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

1. Attention is drawn to Clause 7 of Section C of Guidelines on Standard Individual Health Insurance Product (Ref: IRDAI/HLT/REG/CIR/001/01/2020 dated 01.01.2020) wherein General and Health insurers are allowed to offer Sum Insured options ranging from minimum Rs.1,00,000/- to maximum of Rs.5,00,000/- (in the multiples of 50,000/-) for "Arogya Sanjeevani Policy".
2. Whereas the standard policy is required to be offered by all General and Health insurers for sum insured between Rs.1 lakh and Rs.5 lakhs, to further facilitate the general public, insurers are hereby allowed to offer minimum sum insured less than Rs.1,00,000/- and maximum sum insured greater than Rs.5,00,000/- subject to the underwriting policy of the Insurers. The Sum insured options shall be offered in the multiples of Rs. 50,000/- (fifty thousand) only.
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 and on getting the UIN from the Authority. The use of the name "Arogya Sanjeevani" and the "Use and File" procedure are permitted only if the standard terms and conditions of "Arogya Sanjeevani" product are followed.
5. This will come into force with immediate effect.
6. This has approval of the competent Authority.

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