

Exposure draft	
Ref: --	Date: 13-11-2020
Standard Vector Borne Disease Health Policy	
<p>In order to make available a standard Vector Borne Disease specific health insurance product addressing the needs of insuring public for getting health insurance coverage to specified Vector Borne Diseases, an exposure draft on "Standard Vector Borne Disease Health Policy" along with standard terms and conditions (Annexure -1), Customer Information Sheet (Annexure- 2) and Use and File Application Format (Annexure-3) is issued and attached herewith. All general and health insurers will be encouraged to offer this product.</p> <p>In the exposure draft it is proposed that the product shall be offered for a fixed term of one year with a waiting period of 15 days proposing to permit insurers to offer the product under Use and File procedure. However, stakeholders are requested to examine and furnish comments with specific reference to the following :</p> <ol style="list-style-type: none"> 1. Whether standard Vector Borne Disease Product should be filed as per file and use (Chapter III) or use and file procedure (Chapter IV) of Consolidated Guidelines on Product filing in Health Insurance Business Ref: IRDAI/HLT/REG/CIR/194/07/2020 dated 22nd July,2020. 2. Whether the proposed standard vector borne disease product shall be offered for a shorter term (less than one year policy duration) as these vector-borne diseases are generally seasonal. 3. Specific suggestions on the proposed waiting period of 15 days. <p>Stakeholders are also requested to suggest a suitable name for the product. The person whose suggested name is selected will be issued a certificate of appreciation by Chairman, IRDAI.</p> <p>All the stakeholders are requested to forward their comments/suggestions on the exposure draft by 27th</p>	

November, 2020 in the attached format.

The comments along with the suggested name may be mailed to pankaj.sharma@irdai.gov.in

SURESH MATHUR

Executive Director (Health)

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