



Ref: IRDAI/HLT/REG/CIR/29/02/2021

08th February, 2021

To

CEOs of all General and Standalone Health Insurance Companies

Sub: Modified guidelines on product filing in health insurance business

Reference is invited to the provisions of Chapter III of Consolidated Guidelines on Product filing in Health Insurance Business (Ref No: IRDAI/HLT/REG/CIR/194/07/2020 dated 22nd July, 2020 (the guidelines) specifying the File and Use Procedure in respect of various categories of individual Products or Add-ons or Riders of Health Insurance Business. In partial modification of these guidelines the following norms are specified.

1. Use and File procedure for certain categories of health insurance business:

The following categories of the individual products or add-ons or riders of health insurance business offered by General and Health Insurance Companies (hereafter referred as insurers) are permitted to be launched through Use and File Procedure by duly complying with the norms specified in these guidelines.

- a. Personal Accident insurance products
- b. Overseas Travel insurance products
- c. Domestic Travel insurance products
- d. Benefit Based health insurance products

Note: For the purpose of these guidelines, benefit based health insurance products are defined as the products under which a specified benefit, as chosen by the policyholder, is paid as a fixed benefit, on happening of the contingency covered.

- i. The above referred categories of individual products are allowed to be launched under use and file subject to the following conditions:
 - i.1 In respect of the personal accident, domestic and overseas travel products “use and file” is allowed only if the coverage offered both under base covers and add-on covers or riders is contingent upon an accident and/or travel as relevant.
 - i.2 Where combination of covers from different lines of health insurance business, is proposed with products other than those mentioned above or with combination of products mentioned above but not in accordance with (i.1)

above, insurers should continue to file such products under “file and use” procedure, as specified in the guidelines

- i.3 Any modification of the above referred products filed under “use and file” continue to be under “file and use” procedure as specified in the guidelines.
- ii. Insurers should continue filing the products referred at Clause (1) above, using the Form –IRDAI – FNU-HIP (Annexure -1) specified in the guidelines under Use and File Procedure as well. UIN should be obtained before launching the product.
- iii. Where any Insurer is found to be non-compliant with the guidelines specified herein while launching the products under use and file procedure, the Authority notwithstanding the action that may be taken under the provisions of Insurance Act 1938, may take one or more of the following actions.
 - a. Direct the insurer to withdraw the product.
 - b. Withdraw the Use and File facility for such insurer for a period as may be determined.
- iv. These norms are applicable in respect of products filed from 1st April, 2021 onwards.

Sd/-

(DVS Ramesh)

General Manager (Health)