

CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

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IRDA Regn. No.123; PAN AABCC6633K CIN U66030TN2001PLC047977



**Underwriting philosophy for Transgender persons, Persons with Disability (PWD) and
People affected with HIV/AIDS and Mental illness diseases**

In reference to the IRDAI circulars Ref. IRDAI/HLT/MISC/CIR/129/06/2020, dated June 2, 2020 and IRDAI/HLT/CIR/MISC/046/03/2022 dated March 7, 2022, we hereby outline our Underwriting philosophy and approach.

We wish to inform that we are offering insurance coverage to Persons with Disability (PWD) and people affected with HIV / AIDS, Mental illness diseases and Transgender persons up to the limit specified in policy schedule and policy terms to the extent stated in the IRDAI circulars, dated June 2, 2020 and March 7, 2022.

Acceptance of proposals with declaration of any conditions falling under the above mentioned categories would be as per underwriting guidelines of the specific product and Pre policy medical check-ups, if required.