

<u>Disclosure of underwriting philosophy of offering Health Insurance to people with disability (PWD) or affected with HIV/AIDS or mental illness</u>

In Compliance with IRDAI Circular Ref No. IRDAI/HLT/CIR/MISC/129/06/2020 dated 2nd June 2020, The Company wishes to disclose that all our Health Insurance Products shall encompass all Insurable Public including Persons with Disability, Persons affected with HIV/AIDS and Persons affected with Mental Illness/ Diseases.

The Company shall underwrite Health Insurance Proposals in accordance to the provisions of HIV & AIDS Prevention and Control Act 2017 and Mental Health Care Act, 2017 and relevant guidelines issued from time to time.

<u>Disclosure of underwriting philosophy of offering Health Insurance</u> Coverage to Transgender Persons

In Compliance with IRDAI Circular Ref No IRDAI/HLT/CIR/MISC/046/03/2022 dated 7th March 2022, the Company wishes to disclose that all our Health Insurance Products are available to individuals including Transgender Persons and the Company does not discriminate against any Health Insurance Proposal on the basis of Gender.