

Ref:30/IRDAI/HLT/GEN/ministry/2022-23

12th October, 2022

To

CEOs /CMDs of All Insurance Companies (except ECGC and AIC)

Re: Insurance cover for new-borns/infants under health insurance policies :

1. Reference is invited to the Clause (1) of Chapter –II on ‘exclusions not allowed under health insurance policies’ issued vide Master circular on Standardisation in Health insurance Business dated 22.7.2022 where in it has been mandated that internal congenital diseases, genetic diseases or disorders are not allowed to be incorporated as exclusions in the terms and conditions of the policy contract. The intent of the above provision is to cover newborns with internal congenital birth defects from day one (1).
2. However, it is observed that many health insurance products that are marketed by insurers are not providing cover to newborns/infants with internal congenital birth defects from day one(1) thus going against the true spirit of the above referred clause.
3. In view of the above, it is reiterated that all insurance products that cover newborns/unborns shall comply with the above referred provisions without any deviation and provide, coverage from day one(1) without imposing any waiting periods/sub-limits or any other restrictive conditions.
4. These instructions shall come into force with immediate effect.

(YEGNA PRIYA BHARATH)
CHIEF GENERAL MANAGER