

Dear Sir/Madam

27<sup>th</sup> July 2020

**Re: Standardisation of exclusions and coverage of modern method of treatment**

We would like to inform you that IRDAI vide their circular dated 27/09/2019 have Issued guidelines on standard exclusions in Health Insurance products ensuring uniformity in incorporating Exclusions and rationalising exclusions. The guidelines also includes coverage of modern method of treatment so that policy holders have access to technologically and medically advanced treatment procedures.

IRDAI has issued these guidelines in the interest of policy holders and has allowed the insurers to increase the premium by 5% of originally approved rate owing to the implementation of the guidelines with effect from 1/10/2020. These guidelines have to be mandatorily implemented by all General and Standalone Health Insurers without exception.

All our health insurance products will be revised in terms of coverage, exclusions and inclusion of modern treatments from 1/10/2020 and renewal premium will be increased by 5% in compliance of the said guideline.

We send this communication as advance information to all our policy holders and we will send renewal notice thirty days in advance stating the requisite premium to be remitted for renewal of your health insurance policy.

Please update your contact details viz Mobile no. and E mail I.D. for seamless communication.

The said guideline of IRDAI is uploaded in our website: [www.newindia.co.in](http://www.newindia.co.in) (<https://www.newindia.co.in/portal/readMore/PublicNotice>)

We thank you for your continued patronage.

Warm Regards