

## **NBHI'S UNDERWRITING PHILOSOPHY ON SPECIFIC MEDICAL CONDITIONS**

- **Persons with Disabilities (PWD)**

The Company offers indemnity insurance to people with disclosed disabilities during underwriting upto the thresholds defined in the Underwriting Guidelines. Fixed benefit products (including personal accident) is not offered to people with disabilities in view of additional risk.

- **Persons affected with HIV/AIDS**

The Company offers health insurance to people with HIV/ AIDS on the basis of disclosure made by the applicant in the proposal form. Tele Underwriting is done to evaluate the history, current condition and severity of illness basis which underwriting decision is taken.

- **Persons affected with Mental Illness diseases**

The Company offers health insurance to people with mental illness on the basis of disclosure made by the applicant in the proposal form. Tele underwriting is done to evaluate the history, current condition and severity basis which underwriting decision is taken. A disease specific sublimit is also applicable on specified list of mental illness conditions.

- **Transgenders**

The Company offers health insurance to transgenders on the basis of disclosure made by the applicant in the proposal form. Underwriting evaluation may be done to evaluate the proposal for acceptance of the requested benefits

**Niva Bupa Health Insurance Company Limited** (*Formerly Max Bupa Health Insurance Company Limited*)

**CIN – U66000DL2008PLC182918**

**Registered office:- First Floor, C-98, Lajpat Nagar, Part 1, New Delhi-110024, India.**

**Customer Helpline: 1860-500-8888. Website: [www.nivabupa.com](http://www.nivabupa.com).**