

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

In compliance to the provisions of IRDAI (Health Insurance) Regulations, 2016, HIV and AIDS Prevention and Control Act, 2017 , Mental healthcare Act, 2017 & offering health insurance coverage to Transgender persons with IRDAI Circular Ref. IRDAI/HLT/CIR/MISC/046/03/2022, we offer health insurance coverage for Persons with Disabilities (PWD), Mental Illness & HIV/ AIDS and Transgenders. Acceptance of proposals with declaration of any conditions falling under the above mentioned categories would be based on evaluation of the cause, severity, chronicity, requirement of health care & outcome of the medical test (if required). We may accept them with an additional premium and/or exclusion and/or waiting period or reject basis the assessment. Please contact our customer care number 18002665844, or write to us on care@libertyinsurance.in. Alternately, customers may also visit our local offices for further details