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Underwriting philosophy of offering Health Insurance Coverage to Transgender persons

Introduction:

The purpose of this document is to lay down a broad underwriting philosophy to offer health insurance coverage to the Transgenders. Transgender is referred to a person whose sense of personal gender identity and gender expression does not correspond with their birth sex.

As transgender people are increasingly becoming more visible in both popular culture and in daily life, they still face severe discrimination, stigma and systemic inequality.

This document is prepared keeping in mind that there is no discrimination bias and the also keeping in mind the provisions under The Transgender Persons (Protection of Rights) Act, 2019.

Underwriting Philosophy:

In case of transgenders -there are scenarios, where insurance cover can be offered if the following gets established

- Insurable interest-Family status confirmed with evidence, legally adopted, gainfully employed with supporting financials.
- No moral hazard- The insurance cover should not increase the risk on the life to be insured
- Nominee - family member / direct dependent with insurable interest.

Medical risk(s), including but NOT limited, to be evaluated for any psychiatric diseases, hormone therapy / self-harm risk / drug abuse and related infections as well as complications of sex reassignment cases.

Acceptance of proposals with declaration of any conditions falling under this category would be as per underwriting guidelines of the specific product, Pre-policy medical screening and applicable premium rates.

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