

U.11019/27/2022-HR
भारत सरकार/ Government of India
स्वास्थ्य और परिवार कल्याण मंत्रालय/ Ministry of Health & Family Welfare
स्वास्थ्य अनुसंधान विभाग/ Department of Health Research
(समन्वय अनुभाग/ Coordination Section)

2nd Floor, IRCS Building,
New Delhi, the 3rd January, 2024

To,

Principal Secretary (Health)/Secretary (Health)
[All States/UTs]

Subject: Insurance Products for insurance coverage of surrogate mother and oocyte donor for the purposes of Surrogacy (Regulation) Act, 2021 and ART (Regulation) Act, 2021 and Rules made thereunder.

Sir/Madam,

I am directed to draw attention to the above noted subject and to send herewith details of the Insurance Products (as furnished by the IRDAI) for the insurance coverage of surrogate mother and oocyte donor for the purposes of the Surrogacy (Regulation) Act, 2021 and ART (Regulation) Act, 2021 and Rules made thereunder. The IRDA's Instructions dated 10.05.2023 and 26.06.2023 issued in this regard are also enclosed. The list of products for insurance coverage of Surrogate Mother regarding general health insurance part and life insurance part are enclosed as Annexure I and Annexure II respectively. The list of products for insurance coverage of Oocyte donor regarding general health insurance part and life insurance part are enclosed as Annexure III and Annexure IV respectively.

2. This issues with the approval of Joint Secretary (DHR).

Encl: As above.

Yours faithfully,


03/01/2024

(Sanjeev Singh)

Under Secretary to Government of India
Tel:011-23736902

Copy to: All Nodal Officers – ART/Surrogacy (States/UTs)

Ref: IRDAI/HLT/CIR/PRO/01/05/2023

10th May, 2023

All Insurers

Re: Surrogacy Act, 2012 and ART Act, 2021 and the relevant Rules thereunder

1. Reference is drawn to the following provisions of the above Acts/Rules:

i. Section 4 (iii)(a)(III) of Surrogacy (Regulation) Act, 2021 states as under:

(III) an insurance coverage of such amount and in such manner as may be prescribed in favour of the surrogate mother for a period of thirty-six months covering postpartum delivery complications from an insurance company or an agent recognised by the Insurance Regulatory and Development Authority established under the Insurance Regulatory and Development Authority Act, 1999; (b) the surrogate mother is in possession.

Rule 5 of Surrogacy (Regulation) Rules, 2022 states as under:

Insurance coverage.- (1) The intending woman or couple shall purchase a general health insurance coverage in favour of surrogate mother for a period of thirty six months from an insurance company or an agent recognized by the Insurance Regulatory and Development Authority established under the provisions of the Insurance Regulatory and Development Authority Act, (41 of 1999) for an amount which is sufficient enough to cover all expenses for all complications arising out of pregnancy and also covering post- partum delivery complications.

ii. Section 22(1)(b) of ART Act, 2021 states as under:

An insurance coverage of such amount as may be prescribed for a period of twelve months in favour of the oocyte donor by the commissioning couple or woman from an insurance company or an agent recognised by the Insurance Regulatory and Development Authority established under the provisions of the Insurance Regulatory and Development Authority Act, 1999.

iii. Rule 12 of ART (Regulation) Rules, 2022 states as under

Insurance coverage/Guarantee for oocyte donor. —

(i) The Intending couple or woman will purchase a general health insurance coverage in favor of oocyte donor for a period of 12 months from an insurance company or an agent recognized by the Insurance Regulatory and



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INSURANCE REGULATORY AND
DEVELOPMENT AUTHORITY OF INDIA

Development Authority established under the provisions of the Insurance Regulatory and Development Authority Act, 1999 for an amount which is sufficient enough to cover all expenses for all complications arising due to oocyte retrieval.

- All insurers are hereby directed to comply with the aforesaid provisions of the two Acts with immediate effect and ensure that suitable products are made available.

YEGNAPRIYA
A BHARATH

Digitally signed by YEGNAPRIYA BHARATH
DN: c=IN, o=INSURANCE REGULATORY AND
DEVELOPMENT AUTHORITY, ou=MINISTRY OF FINANCE,
pseudonym=e14b0961634cd479ae0a07ba1ba8b6af6e0a
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YEGNA PRIYA BHARATH
CHIEF GENERAL MANAGER

सर्वे नं.-115/1, फाइनेंशियल डिस्ट्रिक्ट, नानकरामगुडा,
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संदर्भ: आईआरडीएआई/जीवन/सीआईआर/पीआरओ/138/6/2023

Ref: IRDAI/LIFE/CIR/PRO/138/6/2023

26.06.2023

प्रति / To,

सभी जीवन बीमाकर्ता / All Life Insurers

विषय: सरोगसी अधिनियम, 2021 और एआरटी अधिनियम, 2021 तथा उनके अधीन बनाये गये संबंधित नियम

Re: Surrogacy Act, 2021 and ART Act, 2021 and the relevant Rules thereunder

1. परिपत्र संदर्भ: आईआरडीएआई/एचएलटी/सीआईआर/पीआरओ/01/05/2023 दिनांक 10.05.2023 की ओर ध्यान आकर्षित किया जाता है जिसमें बीमाकर्ताओं से अनुरोध किया गया था कि वे उपर्युक्त अधिनियमों और उनके अधीन बनाये गये संबंधित नियमों का अनुपालन करें।
Reference is drawn to the circular Ref: IRDAI/HLT/CIR/PRO/01/05/2023 dated: 10.05.2023 wherein insurers were requested to comply with certain provisions of the said Acts and the relevant Rules thereunder.

2. इसके अलावा, उपर्युक्त अधिनियमों / नियमों के निम्नलिखित उपबंधों की ओर ध्यान आकर्षित किया जाता है:

Further, Reference is drawn to the following provisions of the above Acts / Rules:

(i) सरोगसी अधिनियम, 2021 की धारा 2 (1) (थ) निम्नानुसार कहती है-
Section 2 (1) (q) of Surrogacy Act 2021 states as under-

"बीमा" से एक ऐसी व्यवस्था अभिप्रेत है जिसके द्वारा कोई कंपनी, व्यक्ति अथवा इच्छुक दंपति कोखदायी (सरोगेट) माता के चिकित्सा व्ययों, स्वास्थ्य समस्याओं, विनिर्दिष्ट हानि, क्षति, अस्वस्थता अथवा मृत्यु एवं सरोगसी की प्रक्रिया के दौरान ऐसी कोखदायी (सरोगेट) माता के संबंध में किये गये ऐसे अन्य निर्धारित व्ययों की क्षतिपूर्ति की गारंटी प्रदान करने का वचन देते हैं।

"insurance" means an arrangement by which a company, individual or intending couple undertake to provide a guarantee of compensation for medical expenses, health issues, specified loss, damage, illness or death of surrogate mother and such other prescribed expenses incurred on such surrogate mother during the process of surrogacy;

(ii) एआरटी अधिनियम, 2021 की धारा 22 (4) (ii) निम्नानुसार कहती है-
Section 22 (4) (ii) of ART Act 2021 states as under-

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"बीमा" से एक ऐसी व्यवस्था अभिप्रेत है जिसके द्वारा कोई कंपनी, व्यक्ति अथवा कार्यदाता (कमिश्निंग) दंपति अण्डक पुनःप्राप्ति (ऊसाइट रिट्रीवल) की प्रक्रिया के दौरान अण्डक दाता (ऊसाइट डोनर) की विनिर्दिष्ट हानि, क्षति, जटिलता अथवा मृत्यु के लिए क्षतिपूर्ति की गारंटी प्रदान करने का वचन देते हैं; तथा

"insurance" means an arrangement by which a company, individual or commissioning couple undertake to provide a guarantee of compensation for specified loss, damage, complication or death of oocyte donor during the process of oocyte retrieval; and

3. सभी जीवन बीमाकर्ताओं को इसके द्वारा निदेश दिया जाता है कि वे तत्काल प्रभाव से उपर्युक्त अधिनियमों / नियमों का अनुपालन करें तथा सुनिश्चित करें कि उपयुक्त उत्पाद उपलब्ध कराये जाएँ।

All Life insurers are hereby directed to comply with the said Acts / Rules with immediate effect and ensure that suitable products are made available.

मीनाकुमारी.जे

(जे मीनाकुमारी / J Meena Kumari)
कार्यकारी निदेशक (जीवन) / ED (Life)

Annexure I

Details of Insurance Coverage for Surrogate Mother as per Sections 4(iii)(a)(III) and 2(1)(q) of Surrogacy (Regulation) Act, 2021

S.No.	Insurer Name	Relevant Sections of Surrogacy (Regulation) Act, 2021	Name/Nomenclature of the Products	Remarks of insurer
1	Aditya Birla Health Insurance Co. Limited	<p>Section 4(iii)(a)(III) of Surrogacy (Regulation) Act, 2021</p> <p>an insurance coverage of such amount and in such manner as may be arrived at in favor of the surrogate mother for a period of thirty-six months covering postpartum delivery complications from an insurance company or an agent recognized by the Insurance Regulatory and Development Authority established under the Insurance Regulatory and Development Authority Act, 1999;</p> <p>Section 2(1)(q) of Surrogacy (Regulation) Act, 2021</p> <p>"insurance" coverage to provide for compensation for medical expenses to cover health issues, specified loss, damage, illness or death of surrogate mother and such other prescribed expenses incurred on such surrogate mother during the process of surrogacy;</p>	<p>Active Health (UIN: ADIHLIP24102V052324)</p>	<p>This Product covers Surrogacy and ART</p> <p>As per section 4(iii)(a)(III)) and 2(1)(q) of Surrogacy (Regulation) Act, 2021, the insurance coverage is for the surrogate mother for a period of thirty-six months covering postpartum delivery complications.</p>
2	Care Health	<p>Section 4(iii)(a)(III) of Surrogacy (Regulation) Act, 2021</p> <p>an insurance coverage of such amount and in such manner as may be arrived at in favor of the surrogate mother for a period of thirty-six months covering postpartum delivery complications from an insurance company or an agent recognized by the Insurance Regulatory and Development Authority established under the Insurance Regulatory and Development Authority Act, 1999;</p> <p>Section 2(1)(q) of Surrogacy (Regulation) Act, 2021</p> <p>"insurance" coverage to provide for compensation for medical expenses to cover health issues, specified loss, damage, illness or death of surrogate mother and such other prescribed expenses incurred on such surrogate mother during the process of surrogacy;</p>	<p>Group Care 360 (UIN: RHIHLGP20126V011920)</p>	<p>Coverage under group product available for 1 year and same is available for renewal</p>
		<p>Section 4(iii)(a)(III) of Surrogacy (Regulation) Act, 2021</p> <p>an insurance coverage of such amount and in such manner as may be arrived at in favor of the surrogate mother for a period of thirty-six months covering postpartum delivery complications from an insurance company or an agent recognized by the Insurance Regulatory and Development Authority established under the Insurance Regulatory and Development Authority Act, 1999;</p> <p>Section 2(1)(q) of Surrogacy (Regulation) Act, 2021</p> <p>"insurance" coverage to provide for compensation for medical expenses to cover health issues, specified loss, damage, illness or death of surrogate mother and such other prescribed expenses incurred on such surrogate mother during the process of surrogacy;</p>	<p>Group Care 360 (UIN: RHIHLGP20126V011920)</p>	<p>Complications are covered under this product</p>
		<p>Section 4(iii)(a)(III) of Surrogacy (Regulation) Act, 2021</p> <p>an insurance coverage of such amount and in such manner as may be arrived at in favor of the surrogate mother for a period of thirty-six months covering postpartum delivery complications from an insurance company or an agent recognized by the Insurance Regulatory and Development Authority established under the Insurance Regulatory and Development Authority Act, 1999;</p>	<p>Group Care 360 (UIN: RHIHLGP20126V011920)</p>	<p>Coverage under group product available for 1 year and same is available for renewal</p>

		<p>Section 2(1)(g) of Surrogacy (Regulation) Act, 2021</p> <p>"insurance" coverage to provide for compensation for medical expenses to cover health issues, specified loss, damage, illness or death of surrogate mother and such other prescribed expenses incurred on such surrogate mother during the process of surrogacy;</p>	<p>Group Care 360 (UIN: RHIHLGP20126V011920)</p>	<p>Complications are covered under this product</p>
3	Go digit	<p>Section 4(iii)(a)(III) of Surrogacy (Regulation) Act, 2021</p> <p>an insurance coverage of such amount and in such manner as may be arrived at in favor of the surrogate mother for a period of thirty-six months covering postpartum delivery complications from an insurance company or an agent recognized by the Insurance Regulatory and Development Authority established under the Insurance Regulatory and Development Authority Act, 1999;</p>	<p>Digit Health Care Plus Policy (UIN: GODHLIP21013V032223)</p>	<p>Our product has Section 2 – Infertility Cover. Under this cover, the Company can reimburse medical expense costs incurred with respect to infertility/subfertility treatments undergone by the policyholder/insured. The above takes care of the requirement pertaining to medical expenses arising from hospitalization due to health issues/illness/specified event (i.e. infertility/sub-fertility treatment).</p> <p>The wordings categorically mention "IVF/IUI/ZIFT/ICSI treatments". However, this is not an exhaustive list. The Company can add necessary wordings through special conditions in the policy and extend coverage for any other treatments within the ambit of "surrogacy/ assisted reproductive technology".</p>
		<p>Section 2(1)(g) of Surrogacy (Regulation) Act, 2021</p> <p>"insurance" coverage to provide for compensation for medical expenses to cover health issues, specified loss, damage, illness or death of surrogate mother and such other prescribed expenses incurred on such surrogate mother during the process of surrogacy;</p>	<p>Digit Health Care Plus Policy (UIN: GODHLIP21013V032223)</p> <p>Death of Surrogate Mother will not be covered under our product as it is outside the scope of General Insurance products.</p>	<p>Our product has Section 2 – Infertility Cover. Under this cover, the Company can reimburse medical expense costs incurred with respect to infertility/subfertility treatments undergone by the policyholder/insured. The above takes care of the requirement pertaining to medical expenses arising from hospitalization due to health issues/illness/specified event (i.e. infertility/ sub-fertility treatment).</p> <p>The wordings categorically mention "IVF/IUI/ZIFT/ICSI treatments". However, this is not an exhaustive list. The Company can add necessary wordings through special conditions in the policy and extend coverage for any other treatments within the ambit of "surrogacy/ assisted reproductive technology".</p>
		<p>Section 4(iii)(a)(III) of Surrogacy (Regulation) Act, 2021</p> <p>an insurance coverage of such amount and in such manner as may be arrived at in favor of the surrogate mother for a period of thirty-six months covering postpartum delivery complications from an insurance company or an agent recognized by the Insurance Regulatory and Development Authority established under the Insurance Regulatory and Development Authority Act, 1999;</p>	<p>Digit Health Care Plus Policy (UIN: GODHLIP21013V032223)</p>	<p>Our product has Section 2 – Infertility Cover. Under this cover, the Company can reimburse medical expense costs incurred with respect to infertility/subfertility treatments undergone by the policyholder/insured. The above takes care of the requirement pertaining to medical expenses arising from hospitalization due to health issues/illness/specified event (i.e. infertility/sub-fertility treatment).</p> <p>The wordings categorically mention "IVF/IUI/ZIFT/ICSI treatments". However, this is not an exhaustive list. The Company can add necessary wordings through special conditions in the policy and extend coverage for any other treatments within the ambit of "surrogacy/ assisted reproductive technology".</p>

		<p>Section 2(1)(g) of Surrogacy (Regulation) Act, 2021</p> <p>"insurance" coverage to provide for compensation for medical expenses to cover health issues, specified loss, damage, illness or death of surrogate mother and such other prescribed expenses incurred on such surrogate mother during the process of surrogacy;</p>	<p>Digit Health Care Plus Policy (UIN: GODHLIP21013V032223)</p> <p>Death of Surrogate Mother will not be covered under our product as it is outside the scope of General Insurance products.</p>	<p>Our product has Section 2 – Infertility Cover. Under this cover, the Company can reimburse medical expense costs incurred with respect to infertility/subfertility treatments undergone by the policyholder/insured. The above takes care of the requirement pertaining to medical expenses arising from hospitalization due to health issues/illness/specified event (i.e. infertility/sub-fertility treatment).</p> <p>The wordings categorically mention "IVF/UII/ZIFT/ICSI treatments". However, this is not an exhaustive list. The Company can add necessary wordings through special conditions in the policy and extend coverage for any other treatments within the ambit of "surrogacy/ assisted reproductive technology".</p>
4	Magma HDI General Insurance	<p>Section 4(iii)(a)(III) of Surrogacy (Regulation) Act, 2021</p> <p>an insurance coverage of such amount and in such manner as may be arrived at in favor of the surrogate mother for a period of thirty-six months covering postpartum delivery complications from an insurance company or an agent recognized by the Insurance Regulatory and Development Authority established under the Insurance Regulatory and Development Authority Act, 1999;</p>	<p>Group Health Insurance (UIN: MAGHLGP19046V011819)</p>	<p>Surrogacy Cover extension wording:</p> <p>We will, on reimbursement basis, cover the pregnancy related medical expenses incurred by Insured Person with respect to the person who is the surrogate person for delivery of Insured Person's child.</p> <p>Our maximum liability under this Extension Cover will be as specified against this cover in Policy Schedule/ Certificate of Insurance.</p>
		<p>Section 2(1)(g) of Surrogacy (Regulation) Act, 2021</p> <p>"insurance" coverage to provide for compensation for medical expenses to cover health issues, specified loss, damage, illness or death of surrogate mother and such other prescribed expenses incurred on such surrogate mother during the process of surrogacy;</p>	<p>Group Health Insurance (UIN: MAGHLGP19046V011819)</p>	<p>Surrogacy Cover extension wording:</p> <p>We will, on reimbursement basis, cover the pregnancy related medical expenses incurred by Insured Person with respect to the person who is the surrogate person for delivery of Insured Person's child.</p> <p>Our maximum liability under this Extension Cover will be as specified against this cover in Policy Schedule/ Certificate of Insurance.</p> <p>Please note it does not cover death of the insured</p>
5	Manipal Cigna Health Insurance Company Limited	<p>Section 4(iii)(a)(III) of Surrogacy (Regulation) Act, 2021</p> <p>an insurance coverage of such amount and in such manner as may be arrived at in favor of the surrogate mother for a period of thirty-six months covering postpartum delivery complications from an insurance company or an agent recognized by the Insurance Regulatory and Development Authority established under the Insurance Regulatory and Development Authority Act, 1999;</p>	<p>1. ManipalCigna ProHealth Insurance (UIN: MCIHLIP24011V072324)</p> <p>2. ManipalCigna ProHealth Prime (UIN: MCIHLIP22224V012122)</p>	<p>IRDAI circular dated May 10,2023 bearing reference no. IRDAI/HLT/CIR/PRO/01/05/2023, required insurers to comply with the Section 4 (iii)(a)(III) of Surrogacy (Regulation) Act 2021 and Rule 5 of Surrogacy (regulation) Rules, 2022 and make suitable products available. Accordingly, the Company extended the maternity cover available under the product to the Surrogate mother within the maternity Sum Insured / sub-limit, subject to the applicable waiting periods. Coverage to include the complications arising out of pregnancy and post- partum delivery complications in case of Surrogate mother for In-patient treatment.</p>
		<p>Section 2(1)(g) of Surrogacy (Regulation) Act, 2021</p> <p>"insurance" coverage to provide for compensation for</p>	<p>1. ManipalCigna ProHealth Insurance (UIN: MCIHLIP24011V072324)</p>	

		medical expenses to cover health issues, specified loss, damage, illness or death of surrogate mother and such other prescribed expenses incurred on such surrogate mother during the process of surrogacy;	2. ManipalCigna ProHealth Prime (UIN: MCIHLIP22224V012122)	
6	Niva Bupa Health Insurance Company Limited	<p><u>Section 4(iii)(a)(III) of Surrogacy (Regulation) Act, 2021</u></p> <p>an insurance coverage of such amount and in such manner as may be arrived at in favor of the surrogate mother for a period of thirty-six months covering postpartum delivery complications from an insurance company or an agent recognized by the Insurance Regulatory and Development Authority established under the Insurance Regulatory and Development Authority Act, 1999;</p> <p><u>Section 2(1)(g) of Surrogacy (Regulation) Act, 2021</u></p> <p>"insurance" coverage to provide for compensation for medical expenses to cover health issues, specified loss, damage, illness or death of surrogate mother and such other prescribed expenses incurred on such surrogate mother during the process of surrogacy;</p>	<p>SurroGuard (UIN: NBHHLIP24081V012324)</p> <p>SurroGuard (UIN: NBHHLIP24081V012324)</p>	<p>Covers for Hospitalization Expenses arising due to pregnancy through surrogacy and postpartum delivery.</p> <p>Death is not paid for in the SurroGuard Plan.</p>
7	SBI General Insurance Company Limited	<p><u>Section 4(iii)(a)(III) of Surrogacy (Regulation) Act, 2021</u></p> <p>an insurance coverage of such amount and in such manner as may be arrived at in favor of the surrogate mother for a period of thirty-six months covering postpartum delivery complications from an insurance company or an agent recognized by the Insurance Regulatory and Development Authority established under the Insurance Regulatory and Development Authority Act, 1999;</p> <p><u>Section 2(1)(g) of Surrogacy (Regulation) Act, 2021</u></p> <p>"insurance" coverage to provide for compensation for medical expenses to cover health issues, specified loss, damage, illness or death of surrogate mother and such other prescribed expenses incurred on such surrogate mother during the process of surrogacy;</p>	<p>Retail health Rider: Surrogacy and Oocyte Donor Suraksha (UIN: SBIHLIA24100V012324)</p> <p>Plan: Option 1 (Surrogate Mother)</p> <p>Retail health Rider: Surrogacy and Oocyte Donor Suraksha (UIN: SBIHLIA24100V012324)</p> <p>Plan: Option 1 (Surrogate Mother)</p>	<p>We have recently filed a new retail health rider "Surrogacy and Oocyte Suraksha". The rider will be covering postpartum delivery complications for the Surrogate Mother for a period of 36 months.</p> <p>We have recently filed a new retail health rider "Surrogacy and Oocyte Suraksha".</p>

Annexure II**Details of Life products that provide Death Cover**

S.No.	Insurer Name	Details of Insurance Coverage for Surrogate Mother as per Sections 4(iii)(a)(III) and 2(1)(q) of <u>Surrogacy (Regulation) Act, 2021</u>	Name/Nomenclature of the Products (list of products excluding health products)	Remarks
1	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Group Term Life	
2	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Group Credit Protection Plus	
3	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Pradhan Mantri Jeevan Jyoti Bima Yojana	
4	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Group Sampoorna Suraksha Kavach	
5	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Group Superannuation Secure	
6	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Group Employee Care	
7	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Group Employee Benefit	
8	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Group Sampoorna Jeevan Suraksha	
9	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Group Superannuation Secure Plus	
10	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Invest Assure	
11	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Lifelong Assure	
12	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz iSecure	
13	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz iSecure Loan	
14	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz iSecure More	
15	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Future Gain II	
16	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Young Assure	
17	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Elite Assure	
18	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Secure	
19	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Cash Assure	
20	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Super Life Assure	

21	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Income Assure
22	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life eTouch
23	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Future Wealth Gain II
24	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Goal Assure II
25	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life POS Goal Suraksha
26	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life LongLife Goal
27	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Guaranteed Income Goal
28	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Guaranteed Savings Goal
29	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Smart Protection Goal
30	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Fortune Gain
31	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Goal Based Saving
32	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Save Assure
33	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Principal Gain
34	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Retire Rich
35	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz LifeStyle Secure
36	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Flexi Income Goal
37	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Smart Wealth Goal II
38	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Saral Jeevan Bima
39	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Guaranteed Pension Goal
40	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Saral Pension
41	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Assured Wealth Goal
42	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Diabetic Term Plan Sub 8 HbA1c
43	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Magnum Fortune Plus II
44	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Invest Protect Goal
45	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life ACE
1.	Aditya Birla Sun Life Insurance Co Ltd	Live cover : Min 2 years to Max : 5 years	ABSLI Anmol Suraksha Kawach UIN: 109N139V01
2	Aditya Birla Sun Life Insurance Co Ltd	Live cover : Min 1 years to Max : 4 years	ABSLI DigiShield Plan UIN: 109N108V11

1	Aegon Life Insurance Pvt Ltd	Life cover options of INR 1lac or INR 2 lac for a 3 yr term	Aegon Life Group Micro Insurance Plan (UIN: 138N081V01)	Started sourcing from 17 th March 2023 and was replaced by other product in Sep 2023
2	Aegon Life Insurance Pvt Ltd	Life cover options of INR 1lac or INR 2 lac for a 3 yr term	Aegon Life Group Care Micro Insurance Plan (UIN: 138N088V01)	Started sourcing from 04 Sep 2023
1	Bharti AXA Life Insurance	Savings and Death Benefit	Bharti AXA Life Guaranteed Wealth Pro	Subject to Underwriting
2			Bharti AXA Life Elite Advantage	Subject to Underwriting
3			Bharti AXA Life Unnati	Subject to Underwriting
4			Bharti AXA Life Secure Income Plan	Subject to Underwriting
5			Bharti AXA Life Guaranteed Income Pro	Subject to Underwriting
6			Bharti AXA Life Wealth Pro	Subject to Underwriting
7			Bharti AXA Life Shining Stars	Subject to Underwriting
8			Bharti AXA Life Monthly Income Plan+	Subject to Underwriting
9			Bharti AXA Life Grow Wealth	Subject to Underwriting
10			Bharti AXA Life Samriddhi	Subject to Underwriting
11			Bharti AXA Life Grow Wealth	Subject to Underwriting
1	CreditAccess Life Insurance Limited	Death	CreditAccess Raksha Kavach Sukshm (Micro Insurance product)	Products are under Group Platform
		Death	CreditAccess Raksha Chakra	
		Death	CreditAccess Suraksha Sukshm (Micro Insurance product)	
		Death	CreditAccess Suraksha	
1	Edelweiss Tokio Life Insurance Company Limited	As clarified in the remarks	Edelweiss Tokio Life - Group Credit Protection (147N002V03)	We submit that our products provide life cover for all and there is no exclusion for Surrogate mothers in terms of death benefits. Further, each case is considered on merits and is subject to the underwriting policy of the Company.
2	Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life - Raksha Kavach (Micro Insurance Plan) (147N012V02)	
3	Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life - Group Wealth Accumulation (147L014V02)	
4	Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life - Single Pay Endowment Assurance Plan (147N018V04)	
5	Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life - Cashflow Protection Plus (147N028V03)	

6	Edelweiss Insurance Limited	Tokio Life Company	Edelweiss Tokio Life - GCAP (147N031V03)
7	Edelweiss Insurance Limited	Tokio Life Company	Edelweiss Tokio Life - Group Life Protection (147N008V05)
8	Edelweiss Insurance Limited	Tokio Life Company	Edelweiss Tokio Life - Wealth Ultima (147L037V03)
9	Edelweiss Insurance Limited	Tokio Life Company	Edelweiss Tokio Life - POS Saral Nivesh (147N038V04)
10	Edelweiss Insurance Limited	Tokio Life Company	Edelweiss Tokio Life - Pradhan Mantri Jeevan Jyoti Bima Yojana (147G039V01)
11	Edelweiss Insurance Limited	Tokio Life Company	Edelweiss Tokio Life - Smart Lifestyle (147N040V03)
12	Edelweiss Insurance Limited	Tokio Life Company	Edelweiss Tokio Life - Wealth Plus (147L055V04)
13	Edelweiss Insurance Limited	Tokio Life Company	Edelweiss Tokio Life - Income Builder (147N057V03)
14	Edelweiss Insurance Limited	Tokio Life Company	Edelweiss Tokio Life - Jan Suraksha (147N058V02)
15	Edelweiss Insurance Limited	Tokio Life Company	Edelweiss Tokio Life - Group Total Secure (147N059V02)
16	Edelweiss Insurance Limited	Tokio Life Company	Edelweiss Tokio Life - Wealth Gain+ (147L061V03)
17	Edelweiss Insurance Limited	Tokio Life Company	Edelweiss Tokio Life - Wealth Secure+ (147L062V02)
18	Edelweiss Insurance Limited	Tokio Life Company	Edelweiss Tokio Life - Dhan Labh (147N033V03)
19	Edelweiss Insurance Limited	Tokio Life Company	Edelweiss Tokio Life - Easy Pension (147L034V03)
20	Edelweiss Insurance Limited	Tokio Life Company	Edelweiss Tokio Life - CritiCare+ (147N030V02)
21	Edelweiss	Tokio Life	Edelweiss Tokio Life - Group Employee Benefit Plus

	Insurance Company Limited		(147N064V01)	
22	Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life - Active Income (147N065V02)	
23	Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life - Wealth Premier (147L066V02)	
24	Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life - Saral Jeevan Bima (147N069V02)	
25	Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life - Forever Pension (147N068V02)	
26	Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life - Saral Pension (147N070V02)	
27	Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life - Premier Guaranteed Income (147N072V03)	
28	Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life - Guaranteed Income Star (147N073V02)	
29	Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life - Guaranteed Savings Star (147N074V02)	
30	Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life - Flexi Savings Plan (147N075V02)	
31	Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life - Wealth Rise + (147L076V02)	
32	Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life - Premier Guaranteed STAR (147N077V01)	
33	Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life - Zindagi Protect (147N078V02)	
34	Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life - Bharat Savings STAR (147N088V02)	
35	Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life - Accidental Total and Permanent Disability Rider (147B001V04)	
36	Edelweiss Tokio Life Insurance Company		Edelweiss Tokio Life - Accidental Death Benefit Rider (147B002V04)	

	Limited			
37	Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life - Waiver of Premium Rider (147B003V05)	
38	Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life - Critical Illness Rider (147B005V04)	
39	Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life - Hospital Cash Benefit Rider (147B006V03)	
40	Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life - Group Extended Critical Illness Rider (147B009V03)	
41	Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life - Group Critical Illness Rider (147B013V03)	
42	Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life - Payor Waiver Benefit Rider (147B014V05)	
43	Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life - Income Benefit Rider (147B015V02)	
1.	ICICI Prudential Life	Life cover	iProtect Smart	
2.	ICICI Prudential Life	Life cover	Sarv Jana Suraksha	
1.	IndiaFirst Life Insurance Co. Ltd.	Min Cover – INR 5,000 per member Max Cover – Subject to underwriting	Name - IndiaFirst Group Term Plan Category - A Non-Participating, Non-Linked, Yearly Renewable Group Protection UIN - 143N006V06	
1.	Kotak Mahindra Life Insurance Co Ltd	Life cover for surrogate mother for term of one year	Kotak Group Secure One Plan	
1	Reliance Nippon Life Insurance Company Limited	NA	NA	We wish to inform the Authority that all our product cover Surrogate Mothers on case to case basis, depending on the Board approved Underwriting policy.
1	Star Union Dai-ichi Life Insurance	Life Insurance cover	SUD Life Group Term Insurance Plus	-
2	Star Union Dai-ichi Life Insurance	Life Insurance cover	SUD Life Saral Jeevan Bima	-
1	Tata AIA Life Insurance Company Limited	Sections 4(iii)(a)(III): an insurance coverage of such amount and in such manner as	Tata AIA Pradhan Mantri Jeevan Jyoti Bima Yojana	In addition to PMJJBY, other products offered by Tata AIA Life Insurance will be open for sale to Surrogate mothers and

		may be prescribed in favour of the surrogate mother for a period of thirty-six months covering postpartum delivery complications from an insurance company or an agent recognised by the Insurance Regulatory and Development Authority established under the Insurance Regulatory and Development Authority Act, 1999		donors as per our Board approved underwriting policy.
2	Tata AIA Life Insurance Company limited	Sections 2(1)(q): "insurance" means an arrangement by which a company, individual or intending couple undertake to provide a guarantee of compensation for medical expenses, health issues, specified loss, damage, illness or death of surrogate mother and such other prescribed expenses incurred on such surrogate mother during the process of surrogacy	Tata AIA Pradhan Mantri Jeevan Jyoti Bima Yojana	In addition to PMJJBY, other products offered by Tata AIA Life Insurance will be open for sale to Surrogate mother Oocyte donors as per our Board approved underwriting policy.

Annexure III

Details of Insurance Coverage for Oocyte Donor as per Sections 22(1)(b) and 22(4)(ii) of ART (Regulation) Act, 2021

S.No.	Insurer Name	Relevant Sections of ART (Regulation) Act, 2021	Name/Nomenclature of the Products	Remarks of insurer
1	Aditya Birla Health Insurance Co. Limited	<u>Section 22(1)(b) of ART (Regulation) Act, 2021</u> "an insurance coverage of such amount as may be arrived at for a period of twelve months in favour of the oocyte donor by the commissioning couple or woman from an insurance company or an agent recognized by the Insurance Regulatory and Development Authority established under the provisions of the Insurance Regulatory and Development Authority Act, 1999.	Activ Health (UIN: ADIHLIP24102V052324)	This Product Covers Surrogacy and ART As per Sections 22(1)(b) and 22(4)(ii) of ART (Regulation) Act, 2021, the insurance coverage is for a period of twelve months in favour of the oocyte donor by the commissioning couple or woman
		<u>Section 22(4)(ii) of ART (Regulation) Act, 2021</u> "insurance" coverage to provide for compensation for medical expenses to cover specified loss, damage, complication or death of oocyte donor during the process of oocyte retrieval;		
2	Go digit	<u>Section 22(1)(b) of ART (Regulation) Act, 2021</u> "an insurance coverage of such amount as may be arrived at for a period of twelve months in favour of the oocyte donor by the commissioning couple or woman from an insurance company or an agent recognized by the Insurance Regulatory and Development Authority established under the provisions of the Insurance Regulatory and Development Authority Act, 1999.	Digit Health Care Plus Policy (UIN: GODHLIP21013V032223)	Our product has Section 2 – Infertility Cover. Under this cover, the Company can reimburse medical expense costs incurred with respect to infertility/subfertility treatments undergone by the policyholder/insured. The above takes care of the requirement pertaining to medical expenses arising from hospitalization due to health issues/illness/specified event (i.e. infertility/sub-fertility treatment). The wordings categorically mention "IVF/IUI/ZIFT/ICSI treatments". However, this is not an exhaustive list. The Company can add necessary wordings through special conditions in the policy and extend coverage for any other treatments within the ambit of "surrogacy/ assisted reproductive technology".
		<u>Section 22(4)(ii) of ART (Regulation) Act, 2021</u>	Digit Health Care Plus Policy (UIN: GODHLIP21013V032223)	Our product has Section 2 – Infertility Cover. Under this cover, the Company can reimburse medical expense costs incurred with respect to infertility/subfertility treatments undergone by the policyholder/insured. The above takes care of the requirement

		<p>"insurance" coverage to provide for compensation for medical expenses to cover specified loss, damage, complication or death of oocyte donor during the process of oocyte retrieval;</p>	<p>Death of oocyte donor will not be covered under our product as it is outside the scope of General Insurance products.</p>	<p>pertaining to medical expenses arising from hospitalization due to health issues/illness/specified event (i.e. infertility/sub-fertility treatment).</p> <p>The wordings categorically mention "IVF/UII/ZIFT/ICSI treatments". However, this is not an exhaustive list. The Company can add necessary wordings through special conditions in the policy and extend coverage for any other treatments within the ambit of "surrogacy/ assisted reproductive technology".</p>
3 4		<p><u>Section 22(1)(b) of ART (Regulation) Act, 2021</u></p> <p>"an insurance coverage of such amount as may be arrived at for a period of twelve months in favour of the oocyte donor by the commissioning couple or woman from an insurance company or an agent recognized by the Insurance Regulatory and Development Authority established under the provisions of the Insurance Regulatory and Development Authority Act, 1999.</p>		<p>Our product has Section 2 – Infertility Cover. Under this cover, the Company can reimburse medical expense costs incurred with respect to infertility/subfertility treatments undergone by the policyholder/insured. The above takes care of the requirement pertaining to medical expenses arising from hospitalization due to health issues/illness/specified event (i.e. infertility/sub-fertility treatment).</p> <p>The wordings categorically mention "IVF/UII/ZIFT/ICSI treatments". However, this is not an exhaustive list. The Company can add necessary wordings through special conditions in the policy and extend coverage for any other treatments within the ambit of "surrogacy/ assisted reproductive technology".</p>
		<p><u>Section 22(4)(ii) of ART (Regulation) Act, 2021</u></p> <p>"insurance" coverage to provide for compensation for medical expenses to cover specified loss, damage, complication or death of oocyte donor during the process of oocyte retrieval;</p>	<p>Digit Health Care Plus Policy (UIN: GODHLIP21013V032223)</p> <p>Death of oocyte donor will not be covered under our product as it is outside the scope of General Insurance products.</p>	<p>Our product has Section 2 – Infertility Cover. Under this cover, the Company can reimburse medical expense costs incurred with respect to infertility/subfertility treatments undergone by the policyholder/insured. The above takes care of the requirement pertaining to medical expenses arising from hospitalization due to health issues/illness/specified event (i.e. infertility/sub-fertility treatment).</p> <p>The wordings categorically mention "IVF/UII/ZIFT/ICSI treatments". However, this is not an exhaustive list. The Company can add necessary wordings through special conditions in the policy and extend coverage for any other treatments within the ambit of "surrogacy/ assisted reproductive technology".</p>
	Magma HDI General Insurance	<p><u>Section 22(1)(b) of ART (Regulation) Act, 2021</u></p> <p>"an insurance coverage of such amount as may be arrived at for a period of twelve months in favour of the oocyte donor by the commissioning couple or woman from an insurance company or an agent recognized by the Insurance Regulatory and Development Authority established under the provisions of the Insurance</p>	<p>Group Health Insurance (UIN: MAGHLGP19046V011819)</p>	<p>Surrogacy Cover extension wording:</p> <p>We will, on reimbursement basis, cover the pregnancy related medical expenses incurred by Insured Person with respect to the person who is the surrogate person for delivery of Insured Person's child.</p> <p>Our maximum liability under this Extension Cover will be as specified against this cover in Policy Schedule/ Certificate of</p>

		Regulatory and Development Authority Act, 1999.		Insurance.
		Section 22(4)(ii) of ART (Regulation) Act, 2021 "insurance" coverage to provide for compensation for medical expenses to cover specified loss, damage, complication or death of oocyte donor during the process of oocyte retrieval;	Group Health Insurance (UIN: MAGHLP19046V011819)	Surrogacy Cover extension wording: We will, on reimbursement basis, cover the pregnancy related medical expenses incurred by Insured Person with respect to the person who is the surrogate person for delivery of Insured Person's child. Our maximum liability under this Extension Cover will be as specified against this cover in Policy Schedule/ Certificate of Insurance. Please note it does not cover death of the insured.
5	ManipalCigna Health Insurance Limited	Section 22(1)(b) of ART (Regulation) Act, 2021 "an insurance coverage of such amount as may be arrived at for a period of twelve months in favour of the oocyte donor by the commissioning couple or woman from an insurance company or an agent recognized by the Insurance Regulatory and Development Authority established under the provisions of the Insurance Regulatory and Development Authority Act, 1999.	1. ManipalCigna ProHealth Insurance (UIN: MCIHLIP24011V072324) 2. ManipalCigna ProHealth Prime (UIN: MCIHLIP22224V012122)	IRDAI circular dated May 10,2023 bearing reference no. IRDAI/HLT/ CIR/PRO/01/05/2023, required insurers to comply with the Section 22(1)(b) Of ART Act 2021 and Rule 12 of ART (Regulation) Rules 2022. Accordingly, the Company extended the maternity cover available under the product to the Oocyte Donor within the maternity Sum Insured / sub-limit, subject to the applicable waiting periods. Coverage to include the complications arising due to oocyte retrieval in case of Oocyte Donor for In-patient treatment.
		Section 22(4)(ii) of ART (Regulation) Act, 2021 "insurance" coverage to provide for compensation for medical expenses to cover specified loss, damage, complication or death of oocyte donor during the process of oocyte retrieval;		
6	Niva Bupa Health Insurance Company Limited	Section 22(1)(b) of ART (Regulation) Act, 2021 "an insurance coverage of such amount as may be arrived at for a period of twelve months in favour of the oocyte donor by the commissioning couple or woman from an insurance company or an agent recognized by the Insurance Regulatory and Development Authority established under the provisions of the Insurance Regulatory and Development Authority Act, 1999.	Oocyte Guard (UIN:NBHHLIP24086V012324)	Covers for Hospitalization Expenses: complications arising due to Oocyte Retrieval. Death is not paid for in the Oocyte Guard Plan.
		Section 22(4)(ii) of	Oocyte Guard	

		<p><u>ART (Regulation) Act, 2021</u></p> <p>"insurance" coverage to provide for compensation for medical expenses to cover specified loss, damage, complication or death of oocyte donor during the process of oocyte retrieval;</p>	<p>(UIN:NBHHLIP24086V012324)</p>	
7	<p>SBI General Insurance Company Limited</p>	<p><u>Section 22(1)(b) of ART (Regulation) Act, 2021</u></p> <p>"an insurance coverage of such amount as may be arrived at for a period of twelve months in favour of the oocyte donor by the commissioning couple or woman from an insurance company or an agent recognized by the Insurance Regulatory and Development Authority established under the provisions of the Insurance Regulatory and Development Authority Act, 1999.</p>	<p>Retail health Rider: Surrogacy and Oocyte Donor Suraksha</p> <p>(UIN: SBIHLIA24100V012324)</p> <p>Plan: Option 2 (Oocyte Donor)</p>	<p>We have recently filed a new retail health rider "Surrogacy and Oocyte Suraksha". The rider will be covering complications arising due to oocyte retrieval with respect to the Oocyte Donor for a period of 12 months.</p>
		<p><u>Section 22(4)(ii) of ART (Regulation) Act, 2021</u></p> <p>"insurance" coverage to provide for compensation for medical expenses to cover specified loss, damage, complication or death of oocyte donor during the process of oocyte retrieval;</p>	<p>Retail health Rider: Surrogacy and Oocyte Donor Suraksha</p> <p>(UIN: SBIHLIA24100V012324)</p> <p>Plan: Option 2 (Oocyte Donor)</p>	<p>We have recently filed a new retail health rider "Surrogacy and Oocyte Suraksha".</p>

Annexure IV

S.No.	Insurer Name	Details of Insurance Coverage for Oocyte Donor as per Sections 22(1)(b) and 22(4)(ii) of <u>ART (Regulation) Act, 2021</u>	Name/Nomenclature of the Products (list of products excluding health products)	Remarks
1	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Group Term Life	
2	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Group Credit Protection Plus	
3	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Pradhan Mantri Jeevan Jyoti Bima Yojana	
4	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Group Sampoorna Suraksha Kavach	
5	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Group Superannuation Secure	
6	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Group Employee Care	
7	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Group Employee Benefit	
8	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Group Sampoorna Jeevan Suraksha	
9	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Group Superannuation Secure Plus	
10	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Invest Assure	
11	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Lifelong Assure	
12	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz iSecure	
13	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz iSecure Loan	
14	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz iSecure More	
15	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Future Gain II	
16	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Young Assure	
17	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Elite Assure	
18	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Secure	
19	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Cash Assure	
20	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Super Life Assure	

21	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Income Assure	
22	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life eTouch	
23	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Future Wealth Gain II	
24	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Goal Assure II	
25	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life POS Goal Suraksha	
26	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life LongLife Goal	
27	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Guaranteed Income Goal	
28	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Guaranteed Savings Goal	
29	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Smart Protection Goal	
30	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Fortune Gain	
31	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Goal Based Saving	
32	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Save Assure	
33	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Principal Gain	
34	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Retire Rich	
35	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz LifeStyle Secure	
36	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Flexi Income Goal	
37	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Smart Wealth Goal II	
38	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Saral Jeevan Bima	
39	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Guaranteed Pension Goal	
40	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Saral Pension	
41	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Assured Wealth Goal	
42	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Diabetic Term Plan Sub 8 HbA1c	
43	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Magnum Fortune Plus II	
44	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Invest Protect Goal	
45	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life ACE	
1.	Aditya Birla Sun Life Insurance Co Ltd	Live cover : Min 2 years to Max : 5 years	ABSLI Anmol Suraksha Kawach UIN: 109N139V01	
2	Aditya Birla Sun Life Insurance Co Ltd	Live cover : Min 1 years to Max : 4 years	ABSLI DigiShield Plan UIN: 109N108V11	

1	Aegon Life Insurance Pvt Ltd	Life cover options of INR 1 lac or INR 2 lac for a 1 yr term	Aegon Life Group Micro Insurance Plan (UIN: 138N081V01)	Started sourcing from 17 th March 2023 and was replaced by other product/s in Sep 2023
2	Aegon Life Insurance Pvt Ltd	Life cover options of INR 1lac or INR 2 lac for a 1 yr term	Aegon Life Group Care Micro Insurance Plan (UIN: 138N088V01)	Started sourcing from 04 Sep 2023
3	Aegon Life Insurance Pvt Ltd	Life cover options ranging from INR 2 lac to INR 5 lac (in multiple of 1000's) for a 1 yr term	Aegon Life Group Term plus Insurance Plan (UIN: 138N062V01)	Started sourcing from 04 Sep 2023
1	Bharti AXA Life Insurance	Savings and Death Benefit	Bharti AXA Life Guaranteed Wealth Pro	Subject to Underwriting
2			Bharti AXA Life Elite Advantage	Subject to Underwriting
3			Bharti AXA Life Unnati	Subject to Underwriting
4			Bharti AXA Life Secure Income Plan	Subject to Underwriting
5			Bharti AXA Life Guaranteed Income Pro	Subject to Underwriting
6			Bharti AXA Life Wealth Pro	Subject to Underwriting
7			Bharti AXA Life Shining Stars	Subject to Underwriting
8			Bharti AXA Life Monthly Income Plan+	Subject to Underwriting
9			Bharti AXA Life Grow Wealth	Subject to Underwriting
10			Bharti AXA Life Samriddhi	Subject to Underwriting
11			Bharti AXA Life Grow Wealth	Subject to Underwriting
1	CreditAccess Life Insurance Limited	Death	CreditAccess Raksha Kavach Sukshm (Micro Insurance product)	Products are under Group Platform
		Death	CreditAccess Raksha Chakra	
		Death	CreditAccess Suraksha Sukshm (Micro Insurance product)	
		Death	CreditAccess Suraksha	
1	Edelweiss Tokio Life Insurance Limited	As clarified in the remarks	Edelweiss Tokio Life - Group Credit Protection (147N002V03)	We submit that our products provide life cover for all and there is no exclusion for Oocyte donors in terms of death benefits. Further, each case is considered on merits and is subject to the underwriting policy of the Company.
2	Edelweiss Tokio Life Insurance Limited		Edelweiss Tokio Life - Raksha Kavach (Micro Insurance Plan) (147N012V02)	
3	Edelweiss Tokio Life Insurance Limited		Edelweiss Tokio Life - Group Wealth Accumulation (147L014V02)	
4	Edelweiss Tokio Life Insurance		Edelweiss Tokio Life - Single Pay Endowment Assurance Plan (147N018V04)	

	Limited		
5	Edelweiss Insurance Limited	Tokio Life Company	
6	Edelweiss Insurance Limited	Tokio Life Company	
7	Edelweiss Insurance Limited	Tokio Life Company	
8	Edelweiss Insurance Limited	Tokio Life Company	
9	Edelweiss Insurance Limited	Tokio Life Company	
10	Edelweiss Insurance Limited	Tokio Life Company	
11	Edelweiss Insurance Limited	Tokio Life Company	
12	Edelweiss Insurance Limited	Tokio Life Company	
13	Edelweiss Insurance Limited	Tokio Life Company	
14	Edelweiss Insurance Limited	Tokio Life Company	
15	Edelweiss Insurance Limited	Tokio Life Company	
16	Edelweiss Insurance Limited	Tokio Life Company	
17	Edelweiss Insurance Limited	Tokio Life Company	
18	Edelweiss Insurance Limited	Tokio Life Company	
19	Edelweiss Insurance Limited	Tokio Life Company	


Edelweiss Tokio Life - Cashflow Protection Plus (147N028V03)
Edelweiss Tokio Life - GCAP (147N031V03)
Edelweiss Tokio Life - Group Life Protection (147N008V05)
Edelweiss Tokio Life - Wealth Ultima (147L037V03)
Edelweiss Tokio Life - POS Saral Nivesh (147N038V04)
Edelweiss Tokio Life - Pradhan Mantri Jeevan Jyoti Bima Yojana (147G039V01)
Edelweiss Tokio Life - Smart Lifestyle (147N040V03)
Edelweiss Tokio Life - Wealth Plus (147L055V04)
Edelweiss Tokio Life - Income Builder (147N057V03)
Edelweiss Tokio Life - Jan Suraksha (147N058V02)
Edelweiss Tokio Life - Group Total Secure (147N059V02)
Edelweiss Tokio Life - Wealth Gain+ (147L061V03)
Edelweiss Tokio Life - Wealth Secure+ (147L062V02)
Edelweiss Tokio Life - Dhan Labh (147N033V03)
Edelweiss Tokio Life - Easy Pension (147L034V03)

20	Edelweiss Insurance Limited	Tokio Life Company	Edelweiss Tokio Life - CritiCare+ (147N030V02)
21	Edelweiss Insurance Limited	Tokio Life Company	Edelweiss Tokio Life - Group Employee Benefit Plus (147N064V01)
22	Edelweiss Insurance Limited	Tokio Life Company	Edelweiss Tokio Life - Active Income (147N065V02)
23	Edelweiss Insurance Limited	Tokio Life Company	Edelweiss Tokio Life - Wealth Premier (147L066V02)
24	Edelweiss Insurance Limited	Tokio Life Company	Edelweiss Tokio Life - Saral Jeevan Bima (147N069V02)
25	Edelweiss Insurance Limited	Tokio Life Company	Edelweiss Tokio Life - Forever Pension (147N068V02)
26	Edelweiss Insurance Limited	Tokio Life Company	Edelweiss Tokio Life - Saral Pension (147N070V02)
27	Edelweiss Insurance Limited	Tokio Life Company	Edelweiss Tokio Life - Premier Guaranteed Income (147N072V03)
28	Edelweiss Insurance Limited	Tokio Life Company	Edelweiss Tokio Life - Guaranteed Income Star (147N073V02)
29	Edelweiss Insurance Limited	Tokio Life Company	Edelweiss Tokio Life - Guaranteed Savings Star (147N074V02)
30	Edelweiss Insurance Limited	Tokio Life Company	Edelweiss Tokio Life - Flexi Savings Plan (147N075V02)
31	Edelweiss Insurance Limited	Tokio Life Company	Edelweiss Tokio Life - Wealth Rise + (147L076V02)
32	Edelweiss Insurance Limited	Tokio Life Company	Edelweiss Tokio Life - Premier Guaranteed STAR (147N077V01)
33	Edelweiss Insurance Limited	Tokio Life Company	Edelweiss Tokio Life - Zindagi Protect (147N078V02)
34	Edelweiss Insurance Limited	Tokio Life Company	Edelweiss Tokio Life - Bharat Savings STAR (147N088V02)
35	Edelweiss Insurance Limited	Tokio Life Company	Edelweiss Tokio Life - Accidental Total and Permanent

	Insurance Company Limited			
36	Edelweiss Tokio Life Insurance Company Limited			Disability Rider (147B001V04)
37	Edelweiss Tokio Life Insurance Company Limited			Edelweiss Tokio Life - Accidental Death Benefit Rider (147B002V04)
38	Edelweiss Tokio Life Insurance Company Limited			Edelweiss Tokio Life - Waiver of Premium Rider (147B003V05)
39	Edelweiss Tokio Life Insurance Company Limited			Edelweiss Tokio Life - Critical Illness Rider (147B005V04)
40	Edelweiss Tokio Life Insurance Company Limited			Edelweiss Tokio Life - Hospital Cash Benefit Rider (147B006V03)
41	Edelweiss Tokio Life Insurance Company Limited			Edelweiss Tokio Life - Group Extended Critical Illness Rider (147B009V03)
42	Edelweiss Tokio Life Insurance Company Limited			Edelweiss Tokio Life - Group Critical Illness Rider (147B013V03)
43	Edelweiss Tokio Life Insurance Company Limited			Edelweiss Tokio Life - Payor Waiver Benefit Rider (147B014V05)
				Edelweiss Tokio Life - Income Benefit Rider (147B015V02)
1.	ICICI Prudential Life	Life cover		
2.	ICICI Prudential Life	Life cover		iProtect Smart
1.	IndiaFirst Life Insurance Co. Ltd.	Min Cover – INR 5,000 per member Max Cover – Subject to underwriting		Sarv Jana Suraksha
1.	Kotak Mahindra Life Insurance Co Ltd	Life cover for oocyte donor for term of one year		Name - IndiaFirst Group Term Plan Category - A Non-Participating, Non-Linked, Yearly Renewable Group Protection UIN - 143N006V06
1	Reliance Nippon Life Insurance Company Limited	NA		Kotak Group Secure One Plan
1	Star Union Dai-ichi Life Insurance	Life Insurance cover		NA
				SUD Life Group Term Insurance Plus
				We wish to inform the Authority that all our product cover Oocyte Donor on case to case basis, depending on the Board approved Underwriting policy.

2	Star Union Dai-ichi Life Insurance	Life Insurance cover	SUD Life Saral Jeevan Bima	-
1	Tata AIA Life Insurance Company limited	Section 22(1)(b) – an insurance coverage of such amount as may be arrived at for a period of twelve months in favour of the oocyte donor by the commissioning couple or woman from an insurance company or an agent recognized by the Insurance Regulatory and Development Authority established under the provisions of the Insurance Regulatory and Development Authority Act, 1999	Tata AIA Pradhan Mantri Jeevan Jyoti Bima Yojana	In addition to PMJJBY, other products offered by Tata AIA Life Insurance will be open for sale to Surrogate mothers and Oocyte donors as per our Board approved underwriting policy.
2	Tata AIA Life Insurance Company limited	Section 22(4)(ii) – "insurance" coverage to provide for compensation for medical expenses to cover specified loss, damage, complication or death of oocyte donor during the process of oocyte retrieval	Tata AIA Pradhan Mantri Jeevan Jyoti Bima Yojana	In addition to PMJJBY, other products offered by Tata AIA Life Insurance will be open for sale to Surrogate mothers and Oocyte donors as per our Board approved underwriting policy.

~~Prinada~~
27/03/2024


27/3/2024