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)

2 nd Floor, IRCS Building, New Delhi, the 3 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 IRDAs 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.

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

Encl: As above.

Yours faithfully,

(Sanjeev Singh)

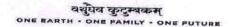
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Under Secretary to Government of India

Tel:011-23736902

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





भारतीय बीमा विनियामक और विकास प्राधिकरण INSURANCE REGULATORY AND DEVELOPMENT AUTHORITY OF INDIA

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:
 - 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

सर्वे नं.-115/1, फाइनंशियल डिस्ट्रिक्ट, नानकरामगुडा, गच्चीबाउली ,हैदराबाद —500032, भारत दूरभाष- 91-040-2020 4000

Sy No. 115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad – 500032, India Ph.: 91-040-2020 4000



वर्षेयेय कुतुम्बकम् ONE EARTH • ONE FAMILY • ONE FUTURE

भारतीय बीमा विनियामक और विकास प्राधिकरण 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.

2. 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.

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933024dfbd22f61ed0a1c56afa543, cn=YEGNAPRIYA BHARATH Date: 2023.05.10 16:13:50 +05'30'

YEGNA PRIYA BHARATH CHIEF GENERAL MANAGER

सर्वे नं.-115/1, फाइनंशियल डिस्ट्रिक्ट, नानकरामगुडा, Nanakramguda, गच्चीबाउली ,हैदराबाद –500032, भारत दूरभाष- 91-040-2020 4000 Sy No. 115/1, Financial District,

Gachibowli, Hyderabad – 500032, India Ph.: 91-040-2020 4000





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

विषयः 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 संदर्भः 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 दंपित कोखदायी (सरोगेट) माता के चिकित्सा व्ययों, स्वास्थ्य समस्याओं, विनिर्दिष्ट हानि, क्षित, अस्वस्थता अथवा मृत्यु एवं सरोगसी की प्रक्रिया के दौरान ऐसी कोखदायी (सरोगेट) माता के संबंध में किये गये ऐसे अन्य निर्धारित व्ययों की क्षितिपूर्ति 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-

A

"बीमा" से एक ऐसी व्यवस्था अभिप्रेत है जिसके द्वारा कोई कंपनी, व्यक्ति अथवा कार्यदाता (किमशिनंग) दंपित अण्डक पुनःप्राप्ति (ऊसाइट रिट्रीवल) की प्रक्रिया के दौरान अण्डक दाता (ऊसाइट डोनर) की विनिर्दिष्ट हानि, क्षिति, जिटलता अथवा मृत्यु के लिए क्षितिपूर्ति 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

 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	Section 4(iii)(a)(III) of Surrogacy (Regulation) Act, 2021 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; Section 2(1)(q) of Surrogacy (Regulation) Act, 2021 "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;	Active Health (UIN: ADIHLIP24102V052324)	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.
2	Care Health	Section 4(iii)(a)(III) of Surrogacy (Regulation) Act, 2021 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:	Group Care 360 (UIN: RHIHLGP20126V011920)	Coverage under group product available for1 year and same is available for renewal
		Section 2(1)(q) of Surrogacy (Regulation) Act, 2021 "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; Section 4(iii)(a)(III) of Surrogacy (Regulation) Act,	Group Care 360 (UIN: RHIHLGP20126V011920) Group Care 360	Complications are covered under this product Coverage under group product available for1 year and same is
		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;	(UIN: RHIHLGP20126V011920)	available for renewal

s			Group Care 360 (UIN: RHIHLGP20126V011920)	Complications are covered under this product
		"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		
	Go digit	mother during the process of surrogacy; Section 4(iii)(a)(III) of Surrogacy (Regulation) Act, 2021 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	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
		postpartum delivery complications from an insurance		treatment).
	*	Regulatory and Development Authority established under the Insurance Regulatory and Development Authority Act, 1999;		The wordings categorically mention "IVF/IUI/ZIFT/ICS 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".
		Section 2(1)(q) of Surrogacy (Regulation) Act, 2021 "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;	Digit Health Care Plus Policy (UIN: GODHLIP21013V032223) Death of Surrogate Mother will not be covered under our product as it is outside the scope of General Insurance products.	Our product has Section 2 – Infertility Cover. Under this cover, the Company can reimburse medical expense costs incurred wit 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 the health issues/illness/specified event (i.e. infertility/ sub-fertility treatment).
			products	The wordings categorically mention "IVF/IUI/ZIFT/IC treatments". However, this is not an exhaustive list. The Comparcan add necessary wordings through special conditions in the policy and extend coverage for any other treatments within the ambit of "surrogacy/ assisted reproductive technology".
		Section 4(iii)(a)(III) of Surrogacy (Regulation) Act, 2021 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		Our product has Section 2 – Infertility Cover. Under this cover, the Company can reimburse medical expense costs incurred wit 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 health issues/illness/specified event (i.e. infertility/sub-fert
		company or an agent recognized by the Insurance Regulatory and Development Authority established under the Insurance Regulatory and Development Authority Act, 1999;	n.	The wordings categorically mention "IVF/IUI/ZIFT/IO treatments". However, this is not an exhaustive list. The Compa 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".

		Section 2(1)(q) of Surrogacy (Regulation) Act, 2021	Digit Health Care Plus Policy	Our product has Section 2 – Infertility Cover. Under this cover, the
4	Magma HDI	"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;	(UIN: GODHLIP21013V032223) Death of Surrogate Mother will not be covered under our product as it is outside the scope of General Insurance products.	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/ICS/I 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".
7	Magma HDI General Insurance	Section 4(iii)(a)(III) of Surrogacy (Regulation) Act, 2021	Group Health Insurance (UIN: MAGHLGP19046V011819)	Surrogacy Cover extension wording:
	modrance	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	30 2	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.
		Regulatory and Development Authority established under the Insurance Regulatory and Development Authority Act, 1999;	India a September 1	Our maximum liability under this Extension Cover will be as specified against this cover in Policy Schedule/ Certificate of Insurance.
		Section 2(1)(q) of Surrogacy (Regulation) Act, 2021 "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;	Group Health Insurance (UIN: MAGHLGP19046V011819)	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.
5	Manipal Cigna	Section 4(iii)(a)(III) of Surrogacy (Regulation) Act,	1	Please note it does not cover death of the insured
	Health Insurance Company Limited	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;	ManipalCigna ProHealth Insurance (UIN: MCIHLIP24011V072324) 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 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.
		Section 2(1)(q) of Surrogacy (Regulation) Act, 2021	ManipalCigna ProHealth Insurance	v
		"insurance" coverage to provide for compensation for	(UIN: MCIHLIP24011V072324)	

*		damage, illness or death of surrogate mother and such other prescribed expenses incurred on such surrogate	ManipalCigna ProHealth Prime (UIN: MCIHLIP22224V012122) SurroGuard	Covers for Hospitalization Expenses arising due to pregnancy through
6	Niva Bupa Health Insurance Company Limited	Section 4(iii)(a)(III) of Surrogacy (Regulation) Act, 2021 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	(UIN: NBHHLIP24081V012324)	surrogacy and postpartum delivery. Death is not paid for in the SurroGuard Plan.
		A . th ==it . A ot 1000:	SurroGuard	
		Section 2(1)(q) of Surrogacy (Regulation) Act, 2021 "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;	(UIN: NBHHLIP24081V012324)	
		mother during the process of the pro		We have recently filed a new retail health rider "Surrogacy and Oocyte
7	SBI General Insurance Company Limited	an insurance coverage of such amount and in such	Retail health Rider: Surrogacy and Oocyte Donor Suraksha (UIN: SBIHLIA24100V012324)	We have recently filed a new retail fleath flow control of the Suraksha". The rider will be covering postpartum delivery complications for the Surrogate Mother for a period of 36 months.
		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	Plan: Option 1 (Surrogate Mother)	the olth rider "Surregacy and Oocyte
		Authority Act, 1999; Section 2(1)(q) of Surrogacy (Regulation) Act, 2021	Retail health Rider: Surrogacy and Oocyte Donor Suraksha	We have recently filed a new retail health rider "Surrogacy and Oocyte Suraksha".
		"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	(one. obnizu z reserv	
		mother during the process of surrogacy;	Plan: Option 1 (Surrogate Mother)	

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 Surrogacy (Regulation) Act, 2021	Name/Nomenclature of the Products (list of products excluding health products)	Remarks
1	Bajaj Allianz Life	Life insurance Cover	Raiai Alliana Life Consult	
2	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Group Term Life	
3	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Group Credit Protection Plus 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		
9	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Group Supprogrammetics	
10	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Group Superannuation Secure Plus 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		
14	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz iSecure Loan	
15	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Isecure More	
16	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Future Gain II	
17	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Young Assure	
18	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Elite Assure	
19	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Secure	
20	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Cash Assure Bajaj Allianz Life Super Life Assure	*

21	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Income Assure	
2	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	1
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	

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1	Aegon Life Insurance	Life cover options of INR 1lac or INR 2	Aegon Life Group Micro Insurance Plan	Started sourcing from 17 th March 2023 and
	Pvt Ltd	lac for a 3 yr term	(UIN: 138N081V01)	was replaced by other product in Sep 2023
2	Aegon Life Insurance Pvt Ltd	lac for a 3 yr term (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				Subject to Underwriting
6			Bharti AXA Life Guaranteed Income Pro	
			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		اند الانظلاء بداروك	Bharti AXA Life Grow Wealth	Subject to Underwriting
1	CreditAccess Life Insurance Limited	Death	CreditAccess Raksha Kavach Sukshm (Micro Insurance product)	
		Death	CreditAccess Raksha Chakra	
		Death	CreditAccess Suraksha Sukshm (Micro Insurance product)	Products are under Group Platform
		Death	CreditAccess Suraksha	Troducts are under Group Flatform
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.
2	Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life - Raksha Kavach (Micro Insurance Plan) (147N012V02)	Further, each case is considered on merits and is subject to the underwriting policy of
3	Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life - Group Wealth Accumulation (147L014V02)	the Company.
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 Tokio Life Insurance Company		Edelweiss Tokio Life - GCAP (147N031V03)	
7	Limited Edelweiss Tokio Life Insurance Company		Edelweiss Tokio Life - Group Life Protection (147N008V05)	
8	Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life - Wealth Ultima (147L037V03)	
9	Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life - POS Saral Nivesh (147N038V04)	
10	Edelweiss Tokio Life		Edelweiss Tokio Life - Pradhan Mantri Jeevan Jyoti Bima	
10	Insurance Company Limited		Yojana (147G039V01)	
11	Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life – Smart Lifestyle (147N040V03)	, ,
12	Edelweiss Tokio Life Insurance Company		Edelweiss Tokio Life - Wealth Plus (147L055V04)	
13	Limited Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life - Income Builder (147N057V03)	
14	Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life - Jan Suraksha (147N058V02)	
15	Edelweiss Tokio Life Insurance Company		Edelweiss Tokio Life - Group Total Secure (147N059V02)	
16	Edelweiss Tokio Life Insurance Company	4	Edelweiss Tokio Life - Wealth Gain+ (147L061V03)	
17	Limited Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life - Wealth Secure+ (147L062V02)	
18	Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life - Dhan Labh (147N033V03)	
19	Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life - Easy Pension (147L034V03)	
20	Edelweiss Tokio Life Insurance Company		Edelweiss Tokio Life - CritiCare+ (147N030V02)	
21	Limited Edelweiss Tokio Life		Edelweiss Tokio Life - Group Employee Benefit Plus	2

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	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		TW: C Provious Pidor	
37	Edelweiss Tokio Life Insurance Company		Edelweiss Tokio Life - Waiver of Premium Rider (147B003V05)	
38	Edelweiss Tokio Life Insurance Company		Edelweiss Tokio Life - Critical Illness Rider (147B005V04)	
39	Edelweiss Tokio Life Insurance Company		Edelweiss Tokio Life - Hospital Cash Benefit Rider (147B006V03)	H
40	Edelweiss Tokio Life		Edelweiss Tokio Life - Group Extended Critical Illness Rider (147B009V03)	
41	Insurance Company Limited Edelweiss Tokio Life		Edelweiss Tokio Life - Group Critical Illness Rider	
	Insurance Company Limited		(147B013V03) Edelweiss Tokio Life - Payor Waiver Benefit Rider	
42	Edelweiss Tokio Life Insurance Company Limited		(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	
		x is S was not bor for	UIN - 143N006V06 Kotak Group Secure One Plan	
1.	Kotak Mahindra Life Insurance Co Ltd	Life cover for surrogate mother for term of one year	•	We wish to inform the Authority that all our
1	Reliance Nippon Life Insurance Company Limited	NA	NA	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	Sections 4(iii)(a)(III):	Tata AIA Pradhan Mantri Jeevan Jyoti Bima Yojana	In addition to PMJJBY, other products offered by Tata AIA Life Insurance will be

		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		donors as per our Board approved underwriting policy.
4		agent recognised by the Insurance Regulatory and Development Authority established under the Insurance Regulatory and Development Authority Act, 1999		
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 mothe Oocyte donors as per our Board approved underwriting policy.

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.	Section 22(1)(b) of ART (Regulation) Act, 2021	Activ Health (UIN: ADIHLIP24102V052324)	As per Sections 22(1)(b) and 22(4)(ii) of ART (Regulation) Act, 2021, the insurance coverage is for a period of twelve
	Limited	"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.		months in favour of the oocyte donor by the commissioning couple or woman
		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;		
2	Go digit	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.		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/ICS 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".
		Section 22(4)(ii) of ART (Regulation) Act, 2021	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

		"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;	Covered under sure I I I I I I I	health issue (III)
				The wordings categorically mention "IVF/IUI/ZIFT/ICS 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".
3		Section 22(1)(b) of	1 2 - H	Cara territoria de majoria de
4		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 women.		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
		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.		The wordings categorically mention "IVE ILLUCTION
				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".
		Section 22(4)(ii) of	Digit Health Care Plus Policy	Our product has Section 2 – Infertility Cover. Under this cover, the
		ART (Regulation) Act, 2021	(UIN: GODHLIP21013V032223)	respect to infertility/subfertility treatments undergoes by the
		"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;	Death of oocyte donor will not be covered under our product as it is outside the scope of General Insurance products.	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).
	Management			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
	Magma HDI General	Section 22(1)(b) of ART (Regulation) Act, 2021		ambit of "surrogacy/ assisted reproductive technology". Surrogacy Cover extension wording:
	1	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	(S.M. MACHEGE 19046V011819)	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.
		the Insurance Regulatory and Development Authority established under the provisions of the Insurance		Our maximum liability under this Extension Cover will be as specified against this cover in Policy Schedule/ Certificate of

.		Regulatory and Development Authority Act, 1999.		Insurance.
			Group Health Insurance (UIN: MAGHLGP19046V011819)	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.
		t t		Please note it does not cover death of the insured.
	ManipalCigna	Section 22(1)(b) of	ManipalCigna ProHealth Insurance	IRDAI circular dated May 10,2023 bearing reference no. IRDAI/TLT/ CIR/PRO/01/05/2023, required insurers to comply with the Section 20(4)(4) 05 ART Act 2021 and Rule 12 of ART (Regulation) Rules 2022.
	Health Insurance Limited	"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.	(UIN: MCIHLIP24011V072324) 2. ManipalCigna ProHealth Prime (UIN: MCIHLIP22224V012122)	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;	I .	
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.		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	

		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;		
li C	SBI General 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.	Retail health Rider: Surrogacy and Oocyte Donor Suraksha (UIN: SBIHLIA24100V012324) Plan: Option 2 (Oocyte Donor)	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.
		ART (Regulation) Act, 2021 "insurance" coverage to provide for compensation for medical expansion to approve the compensation for	Retail health Rider: Surrogacy and Oocyte Donor Suraksha (UIN: SBIHLIA24100V012324) Plan: Option 2 (Oocyte Donor)	We have recently filed a new retail health rider "Surrogacy and Oocyte Suraksha".

Annexure IV

S.No.	Insurer Name	Details of Insurance Coverage for Oocyte Donor as per Sections 22(1)(b) and 22(4)(ii) of	Name/Nomenclature of the Products (list of products excluding health products)	Remarks
		ART (Regulation) Act, 2021		= v = 1 = 1
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	4-51-
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		
22	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Income Assure	
23	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life eTouch	
24	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Future Wealth Gain II	
25	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Goal Assure II	
26	Bajaj Allianz Life		Bajaj Allianz Life POS Goal Suraksha	
27	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life LongLife Goal	
28	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Guaranteed Income Goal	
29	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Guaranteed Income Goal	
30	The state of the s	Life insurance Cover	Bajaj Allianz Life Guaranteed Savings Goal	
31	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Smart Protection Goal	
	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Fortune Gain	
32	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Goal Based Saving	
33	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Save Assure	
34	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Principal Gain	
35	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Retire Rich	
36	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz LifeStyle Secure	
37	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Flexi Income Goal	
8	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Smart Wealth Goal II	
9	Bajaj Allianz Life		Bajaj Allianz Life Saral Jeevan Bima	
0	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Guaranteed Pension Goal	
1	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Saral Pension	
2	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Assured Wealth Goal	
3	Bajaj Allianz Life	Life insurance Cover	Baiai Allianz Life Disheria T	
+	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Diabetic Term Plan Sub 8 HbA1c	
+	W. N. S. C.	Life insurance Cover	Bajaj Allianz Life Magnum Fortune Plus II	
	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Invest Protect Goal	
	Aditya Birla Sun Life Insurance Co Ltd	Live cover : Min 2 years to Max : 5 years	Bajaj Allianz Life ACE	
	Aditya Birla Sun Life Insurance Co Ltd	Live cover : Min 1 years to Max : 4 years	ABSLI Anmol Suraksha Kawach UIN: 109N139V01	
	modrance Co Ltd		ABSLI DigiShield Plan UIN: 109N108V11	

	Aegon Life Insurance Pvt	Life cover options of INR 1 lac or INR 2 lac for a	(UIN: 138N081V01)	Started sourcing from 17 th March 2023 and was replaced by other product/s in Sep 2023
	Ltd	1 yr term	Aegon Life Group Care Micro Insurance Plan	Started sourcing from 04 Sep 2023
	Aegon Life Insurance Pvt	Life cover options of INR 1lac or INR 2 lac for a 1 yr term	(UIN: 138N088V01) Aegon Life Group Term plus Insurance Plan	Started sourcing from 04 Sep 2023
-11	Aegon Life Insurance Pvt	Life cover options ranging from INR 2 lac to INR 5 lac (in multiple of 1000's) for a 1 yr term	(UIN: 138N062V01)	Subject to Underwriting
	Bharti AXA Life Insurance	Savings and Death Benefit	Bharti AXA Life Guaranteed Wealth Pro	Subject to Underwriting
2	Bilai ti Avy and	4 4	Bharti AXA Life Elite Advantage Bharti AXA Life Unnati	Subject to Underwriting
3			Bharti AXA Life Secure Income Plan	Subject to Underwriting
4			Bharti AXA Life Guaranteed Income Pro	Subject to Underwriting
5		0 10	Bharti AXA Life Guaranteed medine 110 Bharti AXA Life Wealth Pro	Subject to Underwriting
6			Bharti AXA Life Shining Stars	Subject to Underwriting
7				Subject to Underwriting
8			Bharti AXA Life Monthly Income Plan+ Bharti AXA Life Grow Wealth	Subject to Underwriting
_				Subject to Underwriting
9	a police		Bharti AXA Life Samriddhi	Subject to Underwriting
			Bharti AXA Life Grow Wealth	
11	CreditAccess Life Insurance Limited	Death	CreditAccess Raksha Kavach Sukshm (Micro Insurance product)	Products are under Group
			CreditAccess Raksha Chakra	Platform
		Death	CreditAccess Suraksha Sukshm (Micro Insurance product)	
		Death	CreditAccess Suraksha	n We submit that our product
1	Edelweiss	Death As clarified in the remarks	Edelweiss Tokio Life - Group Credit Protectio (147N002V03)	provide life cover for all and there is no exclusion for Oocyte donor
2	Insurance Company Limited Edelweiss Tokio Life		Edelweiss Tokio Life - Raksha Kavach (Micro Insurance Plan) (147N012V02)	each case is considered on meri- and is subject to the underwriting
3	Edelweiss	Life	Edelweiss Tokio Life - Group Wealth Accumulation (147L014V02)	
3	Insurance Comp	Life	Edelweiss Tokio Life - Single Pay Endowment Assuran Plan (147N018V04)	ce

	Limited	
5	Edelweiss Tokio Lit	
	Insurance Compan	Edelweiss Tokio Life
	Limited	Edelweiss Tokio Life - Cashflow Protection (147N028V03)
6	Edelweiss Tokio Lif	
	Insurance Company	Edelweiss Tokio Life, CGAR
	Limited	Edelweiss Tokio Life - GCAP (147N031V03)
7	Edelweiss Tokio Life	
100	Insurance Company	Edelweiss Tokio Life, C
	Limited	Edelweiss Tokio Life - Group Life Protection (147N0
8	Edelweiss Tokio Life	
	Insurance Company	Edelweiss Tokio Life VIII
	Limited	Edelweiss Tokio Life - Wealth Ultima (147L037V03)
9	Edelweiss Tokio Life	
	Insurance Company	Edolycoico T-1: X v
	Limited	Edelweiss Tokio Life - POS Saral Nivesh (147N038V0
10	Edelweiss Tokio Life	
	Insurance Company	Edolyroica T. Li. 7 vi
	Limited	Edelweiss Tokio Life – Pradhan Mantri Jeevan Jyoi Yojana (147G039V01)
11	Edelweiss Tokio Life	Yojana (147G039V01)
	- Life	
	Insurance Company Limited	Edelweiss Tokio Life - Smart Lifestyle (147N040V03)
12	m t t	(1010100)
	- DILC	
	Insurance Company Limited	Edelweiss Tokio Life - Wealth Plus (147L055V04)
13	TI.	(2005 (04)
	LIC LIC	
	Insurance Company Limited	Edelweiss Tokio Life - Income Builder (147N057V03)
4	m	(11/105/705)
	Life	
	Insurance Company Limited	Edelweiss Tokio Life - Jan Suraksha (147N058V02)
5	T. I. I.	(11/14038 402)
	TOMO LITE	
	Insurance Company Limited	Edelweiss Tokio Life - Group Total Secure (147N059V02
6	D.L.	
U	Edelweiss Tokio Life	
	Insurance Company	Edelweiss Tokio Life - Wealth Gain+ (147L061V03)
7	Limited	Ganti (14/L061V03)
	Edelweiss Tokio Life	
	Insurance Company	Edelweiss Tokio Life - Wealth Secure+ (147L062V02)
	Limited	14/L062V02)
	Edelweiss Tokio Life	
	Insurance Company	Edelweiss Tokio Life - Dhan Labh (147N033V03)
	Limited	Ent Dhan Laon (147N033V03)
	Edelweiss Tokio Life	
	Insurance Company	Edelweiss Tokio Life - Easy Pension (147L034V03)
- 1	Limited	Life - Easy Pension (147L034V03)

	Edolweiss Tokio Life	Edelweiss Tokio Life - CritiCare+ (147N030V02)	
	Edelweiss Tokio Life Insurance Company Limited	Edelweiss Tokio Life - Group Employee Benefit Plus	
	Edelweiss Tokio Life	(147N064V01)	
	Insurance Company	Edelweiss Tokio Life - Active Income (147N065V02)	
	Edelweiss Tokio Life		
	Insurance Company Limited	Edelweiss Tokio Life - Wealth Premier (147L066V02)	
3	Edelweiss Tokio Life	1 (0.1103)	
	Insurance Company Limited	Edelweiss Tokio Life - Saral Jeevan Bima (147N069V02)	
4	Edelweiss Tokio Life	The second secon	
_	Insurance Company Limited	Edelweiss Tokio Life - Forever Pension (147N068V02)	
25	Edelweiss Tokio Life		
	Insurance Company Limited	Edelweiss Tokio Life - Saral Pension (147N070V02)	
26	Edelweiss Tokio Life	Income	
	Insurance Company	Edelweiss Tokio Life - Premier Guaranteed Income	
	Limited Edulusies Tokio Life	(147N072V03)	
27	Edelweiss		
	Tributa	Edelweiss Tokio Life - Guaranteed Income	1
	Limited Edelweiss Tokio Life	(147N073V02)	
28	Edelweiss		
	Limited	Edelweiss Tokio Life - Guaranteed Savings Star (147N074V02)	
29	Edelweiss Tokio Life		
	Insurance Company Limited	Edelweiss Tokio Life - Flexi Savings Plan (147N075V02)	
30	Edelweiss Tokio Life		
	Insurance Company Limited	Edelweiss Tokio Life - Wealth Rise + (147L076V02)	
31	Edelweiss Tokio Life	CTAR	
	Insurance Company	Edelweiss Tokio Life - Premier Guaranteed STAR	-
	Limited Filargies Tokio Life	(147N077V01)	1
32	Edelweiss		
	Insurance Company Limited	Edelweiss Tokio Life - Zindagi Protect (147N078V02)	
33	Edelweiss Tokio Life		
33	Insurance Company	Edelweiss Tokio Life - Bharat Savings STAR (147N088V02)	
34	Edelweiss Tokio Life		
34	Insurance Company	Edelweiss Tokio Life - Accidental Total and Permanent	
L	Limited 5 Edelweiss Tokio Life		

	Limited		Disability Rider (147B001V04)	
36	Edelweiss Tokio Li	fe		
	Insurance Compar	ny l	Edelweiss Tokio Life A	
	Limited		Edelweiss Tokio Life - Accidental Death Benefit (147B002V04)	Rider
37	Edelweiss Tokio Li	fe .		
	Insurance Compan	v	Edelweiss Tokio Life - Waiver of Premium (147B003V05)	
	Limited		(147B003V05) Life - Waiver of Premium	Rider
38	Edelweiss Tokio Lif	e l		
	Insurance Compan		Edelweiss Takin I if	
	Limited	A STATE OF THE PARTY OF THE PAR	Edelweiss Tokio Life - Critical Illness Rider (147B005V04	
39	Edelweiss Tokio Life	0		
	Insurance Company		Edelucies T. L.	
	Limited		Edelweiss Tokio Life - Hospital Cash Benefit R (147B006V03)	: 1
40	Edelweiss Tokio Life		(147 b006 v03)	ider
	Insurance Company		Edolari mai	
	Limited		Edelweiss Tokio Life - Group Extended Critical Illness R (147B009V03)	1
41	Edelweiss Tokio Life	-	(147 D009 V03)	der
	- Life		P.1.	
	Insurance Company Limited		Edelweiss Tokio Life - Group Critical Illness Ri (147B013V03)	
42			(14/B013V03) Critical Illness Ri	der
	- Life		-	
	Insurance Company Limited		Edelweiss Tokio Life - Payor Wainer B	
43	***	1	Edelweiss Tokio Life - Payor Waiver Benefit Ric (147B014V05)	ler
10	· Dire		1	
	Insurance Company Limited		Edelweiss Tokio Life - Income Benefit Rider (147B015V02)	
1.			benefit Rider (147B015V02)	
1.	ICICI Prudential Life	Life cover		
2.	ICICI Prudential Life	11fe	iProtect Smart	
		Life cover	Sometra	
l.	IndiaFirst Life Insurance	Min Cover – INR 5,000 per member	Sarv Jana Suraksha	
	Co. Ltd.		Name - IndiaFirst Group Term Plan	Colorida de la Jacobi
		Max Cover – Subject to underwriting		
		and and and an and an	Category - A Non-Participating, Non-Linked,	Man C 17 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
			, Non-Linked,	
	1		Yearly Renewable Group Protection	1
1.	Kotak Mahindra Life	110		
5411	Insurance Co Ltd	Life cover for oocyte donor for term of one year	UIN - 143N006V06	
	Roliance Minus 115		Kotak Group Secure One Plan	_
2	Reliance Nippon Life	NA		-
10	Insurance Company		NA	
	Limited			We wish to inform the Authority
	1	3 ;		that all our producting the Authority
				that all our product cover Oocyte
	Star Union Dai-ichi Life	ifo Inc.		DOUGH OIL CASE TO COCO Parti
	Insurance	Life Insurance cover	SUD Life Group Term Insurance Plus	depending on the Board approve
			JUD LIIE Group Term Incurs	Underwriting policy.

	Dei ichi Life	A CONTRACTOR OF THE CONTRACTOR	SUD Life Saral Jeevan Bima	In addition to PMJJBY, other
	Star Union Dai-ichi Life Insurance		Tata AIA Pradhan Mantri Jeevan Jyoti Bima Yojana	products offered by Tata AIA Life
A.	Tata AIA Life Insurance Company limited	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		Insurance will be open for sale to Surrogat mothers and Oocyte donors as per our B approved underwriting policy.
		the provisions of the Insurance Regulatory and Development Authority Act, 1999	Tata AIA Pradhan Mantri Jeevan Jyoti Bima Yojana	In addition to PMJJBY, other pro offered by Tata AIA Life Insur
	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		be open for sale to Surrogate mot Oocyte donors as per ou approved underwriting policy.

27/03/2024

27/3/2024