



**Underwriting philosophy for Persons with Disability (PWD)
and People affected with HIV/AIDS and Mental illness diseases**

In compliance to the provisions of IRDAI (Health Insurance) Regulations, 2016, HIV and AIDS Prevention and Control Act, 2017 and Mental healthcare Act, 2017, we offer health insurance coverage for Persons with Disabilities (PWD), Mental Illness, HIV/AIDS up to the limit specified in policy schedule. Acceptance of proposals with declaration of any conditions falling under the above mentioned categories would be as per underwriting guidelines of the specific product and Pre policy medical tests, If required. Please contact our customer care numbers 022 6234 6234 / 0120 6234 6234, or write to us on care@hdfcergo.com. Alternately, customers may also visit our local offices for further details.