

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. Acceptance of proposals with declaration of any conditions falling under the above mentioned categories would be based on evaluation of the cause, severity, chronicity, requirement of health care & outcome of the medical test (if required).

We may accept them with an additional premium and/or exclusion and/or waiting period or reject basis the assessment.

Please contact our customer care number 18002665844, or write to us on care@libertyinsurance.in. Alternately, customers may also visit our local offices for further details

Liberty General Insurance Limited

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