

## **Underwriting philosophy of offering Health Insurance Coverage to Transgender persons**

In compliance to the provisions of IRDAI (Health Insurance) Regulations, 2016, and provision of The Transgender Persons (Protection of Rights) Act, 2019, we offer health insurance coverage for Transgenders up to the limit specified in policy schedule. Acceptance of proposals with declaration of any conditions falling under the above mentioned category 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](mailto:care@hdfcergo.com). Alternately, customers may also visit our local offices for further details.