

Coverage for AYUSH treatments in policies wherein medical expenses for non-allopathic treatments were either excluded or not covered upto Sum Insured until 31st March 2024

This is with reference to the circular on 'Guidelines on providing AYUSH coverage in Health Insurance policies' Ref. IRDAI/HLT/CIR/GDL/31/01/2024 issued by IRDAI dated 31st Jan 2024.

Kindly note that to comply with the said circular, AYUSH (Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy systems of medicines) treatments wherein In-patient care hospitalization for more than 24 hours is medically necessary shall be covered by default only upto Sum Insured of hospitalization section of your policy.

The above shall be in effect for such treatments taken on or after 1st April 2024.

All impacted policy wordings have been updated to comply with the said circular.