



## **Underwriting philosophy for insurance cover for new-borns/infants and internal congenital anomalies under health insurance policies**

In compliance to the provisions of IRDAI circular IRDAI/HLT/CIR/REG/244/12/2022 issued by IRDAI on 8<sup>th</sup> December 2022. Internal Congenital Anomalies stands deleted from 'Specified Disease/Procedure Waiting period' section of all Retail & Group health products (including standard products). 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.