



THE ORIENTAL INSURANCE COMPANY LIMITED
Regd. Office: Oriental House, P.B.No.7037, A-25/27, Asaf Ali Road, New Delhi-110 002
CIN No. U66010DL1947GOI007158

ORIENTAL DENGUE KAVACH UNDERWRITING GUIDELINES

This is entirely a digital driven product which can only be sold through Digital platforms like Company's Portal, Web Aggregators, Online Brokers integrated platforms, Agents portal etc. and therefore it must be understood that every proposal will pose a different challenge and the parameters listed below may not be used as a checklist.

Underwriting is an ongoing process and not a onetime exercise and thus, prudence and application of judgment is also to be shown at the time of renewal or while dealing with any policy related requests / issues like enhancement of Sum Insured, addition/deletion of members by the proposer himself/herself etc.

Prospective Insured under this Policy:

This Policy has been designed to provide benefit If a person is first diagnosed with Dengue Fever during the policy period in which case, the entire Sum Insured, as specified in the Policy Certificate against this cover, will be paid as a lump sum amount, if diagnosed during the currency of the policy after a waiting period of 30 days when the policy is taken for the first time.

Underwriting Authority:

This Policy is being offered on Fixed Premium without any age criteria.

Documents Required (Duly filled-in):

1. Duly Filled & declared online proposal form
2. PP size photograph

How to evaluate a Proposal:

Since it is a totally digitally driven product in which prudence and utmost good faith of the proper is desired. He/she needs to take care of the following:

1. Eligibility as per family definition.
2. Sum Insured: Individual sum insured against each individual should be opted at the inception of policy or renewal.

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3. Enhancement of sum insured only at renewal and to next immediate higher slab after claim free year only.

4. Eligible family members :

FAMILY consists of the Insured and/ or anyone or more of the family members as mentioned below:

- a) Legally wedded spouse.
- b) Dependent Children upto 2 living children (i.e. natural or legally adopted) between the age 91 days to 18 years. However male child can be covered upto the age of 25 years if he is a bonafide regular student and financially dependent. Female child can be covered until she gets married. Divorced and widowed daughter / daughters are also eligible for coverage under the Policy, irrespective of age. If the child above 18 years is financially independent or if the girl child is married, he or she shall be ineligible for coverage in the subsequent renewals.
- c) Parents / Parents-in-law (either of them).

Renewal

Renewal should not be denied on grounds other than fraud, moral hazard or misrepresentation, or non-co-operation by the insured.

Revision of Sum Insured:

Sum Insured can be revised only at the time of renewal of the policy to the next immediate higher slab after claim free year.

Discounts/Loadings

a) DISCOUNT ON DIRECT ON-LINE POLICIES:

A discount of 5% on premium is allowed, when the Policy is purchased on-line and no Intermediary is involved. This discount is also applicable in case of On-line renewal of Policies, where no Intermediary was involved at any stage- either on the first purchase or in any subsequent renewal thereof.

b) FAMILY DISCOUNT:

A discount of 2.5% on premium is allowed if 2 members (including the proposer) of a family are covered under single policy & 5% discount in case more than 2 members are insured under single policy.

Free Look Period:

The free look period shall be applicable at the inception of the first Policy. Insured will be allowed a period of fifteen (15) days from the date of receipt of the Policy to review the terms and conditions of the Policy and to return the same if not acceptable.

Grace Period:

In the event of delay in renewal of the Policy, a grace period of 30 days is allowed. However, no coverage shall be available during the grace period and any disease/Injury contracted during the

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break period shall not be covered and shall be treated as Pre-existing.

Portability:

This Policy is subject to Guidelines of IRDAI on Portability under Health Insurance Regulations 2016 and as amended from time to time.

Installment Premium:

Single premium with no installment facility

Please note that the above are only the broad guidelines. The underwriter is supposed to use his prudence and judiciousness while examining each health proposal.
