



भारतीय बीमा विनियामक और विकास प्राधिकरण
INSURANCE REGULATORY AND DEVELOPMENT AUTHORITY OF INDIA

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“Arogya Sanjeevani” Policy

PRESS RELEASE

1. IRDAI stipulated to all general and health insurers to offer standard individual health insurance policy called “Arogya Sanjeevani” Policy to the public from 01.04.2020. The terms and conditions of the policy are the same across insurers except that premium rates are left to be fixed by the insurers.
2. All the insurers dealing with health insurance are presently offering the standard policy to the public.
3. Now, IRDAI has also allowed the insurers to offer the same standard policy also as a group policy under the same name “Arogya Sanjeevani” provided that all the terms and conditions of the standard policy are retained except for the premium which is to be fixed by the insurers.
4. This standard group policy is expected to be useful to various private and public establishments for covering the medical needs of their employees.
5. It is clarified that “Arogya Sanjeevani” policy, whether in individual or group form, also covers Covid – 19.
6. The group policy is expected to provide protection to a large number of employees engaged in manufacturing, services, SMEs, MSMEs, logistics sector and migrant workers, catering to their medical needs.