

Ref: IRDAI/HLT/CIR/REG/061/03/2022

31st March, 2022

To

All General and Health insurers (Except ECGC and AIC)

Sub: Extension of timelines for Dispensing with Physical documents and wet signature on the proposal form in respect of health insurance policies

1. Reference is drawn to the circulars Ref. No: IRDAI/HLT/REG/CIR/235/09/2020 dated 10.9.2020, Ref. No. IRDAI/HLT/REG/CIR/062/03/2021 dated 24.3.2021 and Ref. No. IRDAI/HLT/REG/CIR/248/09/2021 dated 14.9.2021 issued on (a) Issuance of electronic policies and (b) dispensing with physical and wet signatures on the proposal form in respect of health insurance policies permitting insurers to issue electronic health insurance policies and dispensing of wet signatures on proposal forms in respect of all health insurance policies up to 31.3.2022.
2. It has now been decided by the Authority to extend the facilitation of dispensing with physical signatures and wet signature on proposal forms in respect of health insurance policies for a further period of SIX (6) months i.e up to the period 30.9.2022.
3. Further, it is clarified that the facilitation exempting insurers from issuance of policy documents in physical form, granted under proviso to Regulation 4 (iii) of IRDAI (Issuance of e-insurance policies) Regulations, 2016, is no longer extended.
4. All other contents of the above circular remain unaltered.

GENERAL MANAGER (H)

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