



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

Ref: IRDAI/NL/CIR/MISC/060/03/2022

Date: 31st March, 2022

To

All General Insurers

Sub: (a) Issuance of Electronic Policies and (b) Dispensing with physical documents and wet signature on the proposal form

This has reference to IRDAI circulars Ref: No. IRDA/NL/CIR/MISC/237/09/2020 dated 10th September, 2020 and further extension granted vide Ref: IRDAI/NL/CIR/MISC/064/03/2021 dated 24th March, 2021 and Ref: IRDAI/NL/CIR/MISC/247/09/2021 dated 13th September, 2021 on the above subject.

It has now been decided by the Authority to further extend the dispensation allowed for proposal in physical form and wet signature on the proposal form upto the period 30/09/2022.

However, the exemption granted to insurers in respect of issuing of policy document in the physical form stands withdrawn. Hence, the physical form of policy document shall also be issued in addition to electronic policies.

All other contents of the circular dated 10th September, 2020 remain unaltered.

(Yegnapriya Bharath)
Chief General Manager (Non-Life)