

**Annexure A**

**Details of Insurance Coverage for Surrogate Mother as per Sections 4(iii)(a)(III) and 2(1)(q) of Surrogacy (Regulation) Act, 2021**

S.No.	Insurer Name	Relevant Sections of Surrogacy (Regulation) Act, 2021	Name/Nomenclature of the Products	Remarks of insurer
1	Aditya Birla Health Insurance Co. Limited	<p><b><u>Section 4(iii)(a)(III) of Surrogacy (Regulation) Act, 2021</u></b></p> <p>an insurance coverage of such amount and in such manner as may be arrived at in favor of the surrogate mother for a period of thirty-six months covering postpartum delivery complications from an insurance company or an agent recognized by the Insurance Regulatory and Development Authority established under the Insurance Regulatory and Development Authority Act, 1999;</p> <p><b><u>Section 2(1)(q) of Surrogacy (Regulation) Act, 2021</u></b></p> <p>“insurance” coverage to provide for compensation for medical expenses to cover health issues, specified loss, damage, illness or death of surrogate mother and such other prescribed expenses incurred on such surrogate mother during the process of surrogacy;</p>	<p><b>Active Health</b> (UIN: ADIHLIP24102V052324)</p>	<p><b>This Product covers Surrogacy and ART</b></p> <p>As per section 4(iii)(a)(III) ) and 2(1)(q) of Surrogacy (Regulation) Act, 2021, the insurance coverage is for the surrogate mother for a period of thirty-six months covering postpartum delivery complications.</p> <p>Death is not paid in this Plan.</p>
2	Care Health	<p><b><u>Section 4(iii)(a)(III) of Surrogacy (Regulation) Act, 2021</u></b></p> <p>an insurance coverage of such amount and in such manner as may be arrived at in favor of the surrogate mother for a period of thirty-six months covering postpartum delivery complications from an insurance company or an agent recognized by the Insurance Regulatory and Development Authority established under the Insurance Regulatory and Development Authority Act, 1999;</p> <p><b><u>Section 2(1)(q) of Surrogacy (Regulation) Act, 2021</u></b></p> <p>“insurance” coverage to provide for compensation for medical expenses to cover health issues, specified loss, damage, illness or death of surrogate mother and such other</p>	<p><b>Group Care 360</b> (UIN- RHIHLGP20126V011920)</p> <p><b>Surrogacy &amp; Oocyte Care</b> (UIN-CHIHLP24136V012324)</p>	<p>Complications Coverage under group product available for1 year and same is available for renewal</p> <p>Complications are covered under this product</p>
		<p><b><u>Section 2(1)(q) of Surrogacy (Regulation) Act, 2021</u></b></p> <p>“insurance” coverage to provide for compensation for medical expenses to cover health issues, specified loss, damage, illness or death of surrogate mother and such other</p>	<p><b>Group Care 360</b> (UIN- RHIHLGP20126V011920)</p> <p><b>Surrogacy &amp; Oocyte Care</b></p>	<p>Complications Coverage under group product available for1 year and same is available for renewal</p> <p>Complications are covered under this product</p> <p>Death is not paid in this Plan.</p>

		<p>prescribed expenses incurred on such surrogate mother during the process of surrogacy;</p> <p><b><u>Section 4(iii)(a)(III) of Surrogacy (Regulation) Act, 2021</u></b></p> <p>an insurance coverage of such amount and in such manner as may be arrived at in favor of the surrogate mother for a period of thirty-six months covering postpartum delivery complications from an insurance company or an agent recognized by the Insurance Regulatory and Development Authority established under the Insurance Regulatory and Development Authority Act, 1999;</p> <p><b><u>Section 2(1)(g) of Surrogacy (Regulation) Act, 2021</u></b></p> <p>“insurance” coverage to provide for compensation for medical expenses to cover health issues, specified loss, damage, illness or death of surrogate mother and such other prescribed expenses incurred on such surrogate mother during the process of surrogacy;</p>	<p>(UIN-CHIHLP24136V012324)</p> <p><b>Group Care 360</b> (UIN- RHIHLGP20126V011920)</p> <p><b>Surrogacy &amp; Oocyte Care</b> (UIN-CHIHLP24136V012324)</p>	<p>Complications Coverage under group product available for 1 year and same is available for renewal</p> <p>Complications are covered under this product</p>
		<p>“insurance” coverage to provide for compensation for medical expenses to cover health issues, specified loss, damage, illness or death of surrogate mother and such other prescribed expenses incurred on such surrogate mother during the process of surrogacy;</p>	<p><b>Group Care 360</b> (UIN- RHIHLGP20126V011920)</p> <p><b>Surrogacy &amp; Oocyte Care</b> (UIN-CHIHLP24136V012324)</p>	<p>Complications Coverage under group product available for 1 year and same is available for renewal</p> <p>Complications are covered under this product Death is not paid in this Plan.</p>
3	Go digit	<p><b><u>Section 4(iii)(a)(III) of Surrogacy (Regulation) Act, 2021</u></b></p> <p>an insurance coverage of such amount and in such manner as may be arrived at in favor of the surrogate mother for a period of thirty-six months covering postpartum delivery complications from an insurance company or an agent recognized by the Insurance Regulatory and Development Authority established under the Insurance Regulatory and Development Authority Act, 1999;</p>	<p><b>Digit Health Care Plus Policy</b> (UIN: GODHLIP21013V032223)</p>	<p><b>Our product has Section 2 – Infertility Cover. Under this cover, the Company can reimburse medical expense costs incurred with respect to infertility/subfertility treatments undergone by the policyholder/insured. The above takes care of the requirement pertaining to medical expenses arising from hospitalization due to health issues/illness/specified event (i.e. infertility/sub-fertility treatment).</b></p> <p><b>The wordings categorically mention “IVF/IUI/ZIFT/ICSI treatments”. However, this is not an exhaustive list. The Company can add necessary wordings through special conditions in the policy and extend coverage for any other treatments within the ambit of “surrogacy/ assisted reproductive technology”.</b></p>

	<p><b><u>Section 2(1)(g) of Surrogacy (Regulation) Act, 2021</u></b></p> <p>“insurance” coverage to provide for compensation for medical expenses to cover health issues, specified loss, damage, illness or death of surrogate mother and such other prescribed expenses incurred on such surrogate mother during the process of surrogacy;</p>	<p><b>Digit Health Care Plus Policy</b> (UIN: GODHLIP21013V032223)</p> <p><b>Death of Surrogate Mother will not be covered under our product as it is outside the scope of General Insurance products.</b></p>	<p>Our product has Section 2 – Infertility Cover. Under this cover, the Company can reimburse medical expense costs incurred with respect to infertility/subfertility treatments undergone by the policyholder/insured. The above takes care of the requirement pertaining to medical expenses arising from hospitalization due to health issues/illness/specified event (i.e. infertility/ sub-fertility treatment).</p> <p>The wordings categorically mention “IVF/IUI/ZIFT/ICSI treatments”. However, this is not an exhaustive list. The Company can add necessary wordings through special conditions in the policy and extend coverage for any other treatments within the ambit of “surrogacy/ assisted reproductive technology”.</p> <p>Death is not paid in this Plan.</p>
	<p><b><u>Section 4(iii)(a)(III) of Surrogacy (Regulation) Act, 2021</u></b></p> <p>an insurance coverage of such amount and in such manner as may be arrived at in favor of the surrogate mother for a period of thirty-six months covering postpartum delivery complications from an insurance company or an agent recognized by the Insurance Regulatory and Development Authority established under the Insurance Regulatory and Development Authority Act, 1999;</p>	<p><b>Digit Health Care Plus Policy</b> (UIN: GODHLIP21013V032223)</p>	<p>Our product has Section 2 – Infertility Cover. Under this cover, the Company can reimburse medical expense costs incurred with respect to infertility/subfertility treatments undergone by the policyholder/insured. The above takes care of the requirement pertaining to medical expenses arising from hospitalization due to health issues/illness/specified event (i.e. infertility/sub-fertility treatment).</p> <p>The wordings categorically mention “IVF/IUI/ZIFT/ICSI treatments”. However, this is not an exhaustive list. The Company can add necessary wordings through special conditions in the policy and extend coverage for any other treatments within the ambit of “surrogacy/ assisted reproductive technology”.</p>
	<p><b><u>Section 2(1)(g) of Surrogacy (Regulation) Act, 2021</u></b></p> <p>“insurance” coverage to provide for compensation for medical expenses to cover</p>	<p><b>Digit Health Care Plus Policy</b> (UIN: GODHLIP21013V032223)</p>	<p>Our product has Section 2 – Infertility Cover. Under this cover, the Company can reimburse medical expense costs incurred with respect to infertility/subfertility treatments undergone by the</p>

		health issues, specified loss, damage, illness or death of surrogate mother and such other prescribed expenses incurred on such surrogate mother during the process of surrogacy;	<b>Death of Surrogate Mother will not be covered under our product as it is outside the scope of General Insurance products.</b>	<b>policyholder/insured. The above takes care of the requirement pertaining to medical expenses arising from hospitalization due to health issues/illness/specified event (i.e. infertility/sub-fertility treatment).</b>  The wordings categorically mention “IVF/IUI/ZIFT/ICSI treatments”. However, this is not an exhaustive list. The Company can add necessary wordings through special conditions in the policy and extend coverage for any other treatments within the ambit of “surrogacy/ assisted reproductive technology”.  <b>Death is not paid in this Plan.</b>
4	Magma HDI General Insurance	<b><u>Section 4(iii)(a)(III) of Surrogacy (Regulation) Act, 2021</u></b>  an insurance coverage of such amount and in such manner as may be arrived at in favor of the surrogate mother for a period of thirty-six months covering postpartum delivery complications from an insurance company or an agent recognized by the Insurance Regulatory and Development Authority established under the Insurance Regulatory and Development Authority Act, 1999;	<b>Group Health Insurance (UIN: MAGHLGP19046V011819)</b>	<b>Surrogacy Cover extension wording:</b>  We will, on reimbursement basis, cover the pregnancy related medical expenses incurred by Insured Person with respect to the person who is the surrogate person for delivery of Insured Person’s child.  Our maximum liability under this Extension Cover will be as specified against this cover in Policy Schedule/ Certificate of Insurance.
		<b><u>Section 2(1)(g) of Surrogacy (Regulation) Act, 2021</u></b>  “insurance” coverage to provide for compensation for medical expenses to cover health issues, specified loss, damage, illness or death of surrogate mother and such other prescribed expenses incurred on such surrogate mother during the process of surrogacy;	<b>Group Health Insurance (UIN: MAGHLGP19046V011819)</b>	<b>Surrogacy Cover extension wording:</b>  We will, on reimbursement basis, cover the pregnancy related medical expenses incurred by Insured Person with respect to the person who is the surrogate person for delivery of Insured Person’s child.  Our maximum liability under this Extension Cover will be as specified against this cover in Policy Schedule/ Certificate of Insurance.  <b>Please note it does not cover death of the insured</b>
5	Manipal Cigna Health Insurance Company Limited	<b><u>Section 4(iii)(a)(III) of Surrogacy (Regulation) Act, 2021</u></b>  an insurance coverage of such amount and in such manner as may be arrived at in favor of the surrogate mother for a period of thirty-six	1. ManipalCigna ProHealth Insurance (UIN: MCIHLIP24011V072324) 2. ManipalCigna ProHealth Prime (UIN: MCIHLIP22224V012122)	IRDAI circular dated May 10,2023 bearing reference no. IRDAI/HLT/ CIR/PRO/01/05/2023, required insurers to comply with the Section 4 (iii)(a)(III) of Surrogacy (Regulation) Act 2021 and Rule 5 of Surrogacy (regulation) Rules, 2022 and make suitable products

		<p>months covering postpartum delivery complications from an insurance company or an agent recognized by the Insurance Regulatory and Development Authority established under the Insurance Regulatory and Development Authority Act, 1999;</p> <p><b><u>Section 2(1)(g) of Surrogacy (Regulation) Act, 2021</u></b></p> <p>“insurance” coverage to provide for compensation for medical expenses to cover health issues, specified loss, damage, illness or death of surrogate mother and such other prescribed expenses incurred on such surrogate mother during the process of surrogacy;</p>		<p>available. Accordingly, the Company extended the maternity cover available under the product to the Surrogate mother within the maternity Sum Insured / sub-limit, subject to the applicable waiting periods. Coverage to include the complications arising out of pregnancy and post- partum delivery complications in case of Surrogate mother for In-patient treatment.</p> <p>Death is not paid in this Plan.</p>
		<p><b><u>Section 2(1)(g) of Surrogacy (Regulation) Act, 2021</u></b></p> <p>“insurance” coverage to provide for compensation for medical expenses to cover health issues, specified loss, damage, illness or death of surrogate mother and such other prescribed expenses incurred on such surrogate mother during the process of surrogacy;</p>	<ol style="list-style-type: none"> <li>1. ManipalCigna ProHealth Insurance (UIN: MCIHLIP24011V072324)</li> <li>2. ManipalCigna ProHealth Prime (UIN: MCIHLIP22224V012122)</li> </ol>	
6	Niva Bupa Health Insurance Company Limited	<p><b><u>Section 4(iii)(a)(III) of Surrogacy (Regulation) Act, 2021</u></b></p> <p>an insurance coverage of such amount and in such manner as may be arrived at in favor of the surrogate mother for a period of thirty-six months covering postpartum delivery complications from an insurance company or an agent recognized by the Insurance Regulatory and Development Authority established under the Insurance Regulatory and Development Authority Act, 1999;</p> <p><b><u>Section 2(1)(g) of Surrogacy (Regulation) Act, 2021</u></b></p> <p>“insurance” coverage to provide for compensation for medical expenses to cover health issues, specified loss, damage, illness or death of surrogate mother and such other prescribed expenses incurred on such surrogate mother during the process of surrogacy;</p>	<p>SurroGuard (UIN: NBHHLIP24081V012324)</p> <p>SurroGuard (UIN: NBHHLIP24081V012324)</p>	<p>Covers for Hospitalization Expenses arising due to pregnancy through surrogacy and postpartum delivery.</p> <p>Death is not paid for in the SurroGuard Plan.</p>
7	SBI General Insurance Company Limited	<p><b><u>Section 4(iii)(a)(III) of Surrogacy (Regulation) Act, 2021</u></b></p> <p>an insurance coverage of such amount and in such manner as may be arrived at in favor of the surrogate mother for a period of thirty-six</p>	<p><b>Retail health Rider: Surrogacy and Oocyte Donor Suraksha</b> (UIN: SBIHLIA24100V012324)</p>	<p>We have recently filed a new retail health rider “Surrogacy and Oocyte Suraksha”. The rider will be covering postpartum delivery complications for the Surrogate Mother for a period of 36 months.</p>

	<p>months covering postpartum delivery complications from an insurance company or an agent recognized by the Insurance Regulatory and Development Authority established under the Insurance Regulatory and Development Authority Act, 1999;</p>	<p><b>Plan: Option 1 (Surrogate Mother)</b></p>	
	<p><b><u>Section 2(1)(g) of Surrogacy (Regulation) Act, 2021</u></b></p> <p>“insurance” coverage to provide for compensation for medical expenses to cover health issues, specified loss, damage, illness or death of surrogate mother and such other prescribed expenses incurred on such surrogate mother during the process of surrogacy;</p>	<p>Retail health Rider: Surrogacy and Oocyte Donor Suraksha</p> <p><b>(UIN: SBIHLIA24100V012324)</b></p> <p>Plan: Option 1 (Surrogate Mother)</p>	<p>We have recently filed a new retail health rider “Surrogacy and Oocyte Suraksha”.</p> <p>Death is not paid in this Plan.</p>

## Annexure B

### Details of Insurance Coverage for Oocyte Donor as per Sections 22(1)(b) and 22(4)(ii) of ART (Regulation) Act, 2021

S.No.	Insurer Name	Relevant Sections of ART (Regulation) Act, 2021	Name/Nomenclature of the Products	Remarks of insurer
1	Aditya Birla Health Insurance Co. Limited	<b><u>Section 22(1)(b) of ART (Regulation) Act, 2021</u></b> “an insurance coverage of such amount as may be arrived at for a period of twelve months in favour of the oocyte donor by the commissioning couple or woman from an insurance company or an agent recognized by the Insurance Regulatory and Development Authority established under the provisions of the Insurance Regulatory and Development Authority Act, 1999.	<b>Activ Health (UIN: ADIHLIP24102V052324)</b>	<b>This Product Covers Surrogacy and ART</b>  As per Sections 22(1)(b) and 22(4)(ii) of ART (Regulation) Act, 2021, the insurance coverage is for a period of twelve months in favour of the oocyte donor by the commissioning couple or woman
		<b><u>Section 22(4)(ii) of ART (Regulation) Act, 2021</u></b>  “insurance” coverage to provide for compensation for medical expenses to cover specified loss, damage, complication or death of oocyte donor during the process of oocyte retrieval;		
2	Go digit	<b><u>Section 22(1)(b) of ART (Regulation) Act, 2021</u></b> “an insurance coverage of such amount as may be arrived at for a period of twelve months in favour of the oocyte donor by the commissioning couple or woman from an insurance company or an agent recognized by the Insurance Regulatory and Development Authority established under the provisions of the	<b>Digit Health Care Plus Policy (UIN: GODHLIP21013V032223)</b>	<b>Our product has Section 2 – Infertility Cover. Under this cover, the Company can reimburse medical expense costs incurred with respect to infertility/subfertility treatments undergone by the policyholder/insured. The above takes care of the requirement pertaining to medical expenses arising from hospitalization due to health issues/illness/specified event (i.e. infertility/sub-fertility treatment).</b>  <b>The wordings categorically mention “IVF/IUI/ZIFT/ICSI treatments”. However, this is not an exhaustive list. The Company can add necessary wordings through special</b>

	Insurance Regulatory and Development Authority Act, 1999.		conditions in the policy and extend coverage for any other treatments within the ambit of “surrogacy/ assisted reproductive technology”.
	<p><b><u>Section 22(4)(ii) of ART (Regulation) Act, 2021</u></b></p> <p>“insurance” coverage to provide for compensation for medical expenses to cover specified loss, damage, complication or death of oocyte donor during the process of oocyte retrieval;</p>	<p><b>Digit Health Care Plus Policy (UIN: GODHLIP21013V032223)</b></p> <p><b>Death of oocyte donor will not be covered under our product as it is outside the scope of General Insurance products.</b></p>	<p>Our product has Section 2 – Infertility Cover. Under this cover, the Company can reimburse medical expense costs incurred with respect to infertility/subfertility treatments undergone by the policyholder/insured. The above takes care of the requirement pertaining to medical expenses arising from hospitalization due to health issues/illness/specified event (i.e. infertility/sub-fertility treatment).</p> <p>The wordings categorically mention “IVF/IUI/ZIFT/ICSI treatments”. However, this is not an exhaustive list. The Company can add necessary wordings through special conditions in the policy and extend coverage for any other treatments within the ambit of “surrogacy/ assisted reproductive technology”.</p> <p>Death is not paid in this Plan.</p>
3	<p><b><u>Section 22(1)(b) of ART (Regulation) Act, 2021</u></b></p> <p>“an insurance coverage of such amount as may be arrived at for a period of twelve months in favour of the oocyte donor by the commissioning couple or woman from an insurance company or an agent recognized by the Insurance Regulatory and Development Authority established under the provisions of the Insurance Regulatory and Development Authority Act, 1999.</p>		<p>Our product has Section 2 – Infertility Cover. Under this cover, the Company can reimburse medical expense costs incurred with respect to infertility/subfertility treatments undergone by the policyholder/insured. The above takes care of the requirement pertaining to medical expenses arising from hospitalization due to health issues/illness/specified event (i.e. infertility/sub-fertility treatment).</p> <p>The wordings categorically mention “IVF/IUI/ZIFT/ICSI treatments”. However, this is not an exhaustive list. The Company can add necessary wordings through special conditions in the policy and extend coverage for any</p>



				other treatments within the ambit of “surrogacy/ assisted reproductive technology”.
		<p><b><u>Section 22(4)(ii) of ART (Regulation) Act, 2021</u></b></p> <p>“insurance” coverage to provide for compensation for medical expenses to cover specified loss, damage, complication or death of oocyte donor during the process of oocyte retrieval;</p>	<p><b>Digit Health Care Plus Policy (UIN: GODHLIP21013V032223)</b></p> <p><b>Death of oocyte donor will not be covered under our product as it is outside the scope of General Insurance products.</b></p>	<p>Our product has Section 2 – Infertility Cover. Under this cover, the Company can reimburse medical expense costs incurred with respect to infertility/subfertility treatments undergone by the policyholder/insured. The above takes care of the requirement pertaining to medical expenses arising from hospitalization due to health issues/illness/specified event (i.e. infertility/sub-fertility treatment).</p> <p>The wordings categorically mention “IVF/IUI/ZIFT/ICSI treatments”. However, this is not an exhaustive list. The Company can add necessary wordings through special conditions in the policy and extend coverage for any other treatments within the ambit of “surrogacy/ assisted reproductive technology”.</p> <p>Death is not paid in this Plan.</p>
Magma HDI General Insurance		<p><b><u>Section 22(1)(b) of ART (Regulation) Act, 2021</u></b></p> <p>“an insurance coverage of such amount as may be arrived at for a period of twelve months in favour of the oocyte donor by the commissioning couple or woman from an insurance company or an agent recognized by the Insurance Regulatory and Development Authority established under the provisions of the Insurance Regulatory and Development Authority Act, 1999.</p>	<p><b>Group Health Insurance (UIN: MAGHLGP19046V011819)</b></p>	<p><b>Surrogacy Cover extension wording:</b></p> <p>We will, on reimbursement basis, cover the pregnancy related medical expenses incurred by Insured Person with respect to the person who is the surrogate person for delivery of Insured Person’s child.</p> <p><b>Our maximum liability under this Extension Cover will be as specified against this cover in Policy Schedule/ Certificate of Insurance.</b></p>
		<p><b><u>Section 22(4)(ii) of ART (Regulation) Act, 2021</u></b></p> <p>“insurance” coverage to provide for compensation for medical expenses to cover specified loss, damage, complication or death of</p>	<p><b>Group Health Insurance (UIN: MAGHLGP19046V011819)</b></p>	<p><b>Surrogacy Cover extension wording:</b></p> <p>We will, on reimbursement basis, cover the pregnancy related medical expenses incurred by Insured Person with respect to the person who is the surrogate person for delivery of Insured Person’s child.</p>

		oocyte donor during the process of oocyte retrieval;		<b>Our maximum liability under this Extension Cover will be as specified against this cover in Policy Schedule/ Certificate of Insurance.</b> <b>Please note it does not cover death of the insured.</b>
5	ManipalCigna Health Insurance Limited	<p><b><u>Section 22(1)(b) of ART (Regulation) Act, 2021</u></b></p> <p>“an insurance coverage of such amount as may be arrived at for a period of twelve months in favour of the oocyte donor by the commissioning couple or woman from an insurance company or an agent recognized by the Insurance Regulatory and Development Authority established under the provisions of the Insurance Regulatory and Development Authority Act, 1999.</p>	<p>1. ManipalCigna ProHealth Insurance (UIN: <b>MCIHLIP24011V072324</b>)</p> <p>2. ManipalCigna ProHealth Prime (UIN: <b>MCIHLIP22224V012122</b>)</p>	IRDAI circular dated May 10,2023 bearing reference no. IRDAI/HLT/ CIR/PRO/01/05/2023, required insurers to comply with the Section 22(1)(b) Of ART Act 2021 and Rule 12 of ART (Regulation) Rules 2022. Accordingly, the Company extended the maternity cover available under the product to the Oocyte Donor within the maternity Sum Insured / sub-limit, subject to the applicable waiting periods. Coverage to include the complications arising due to oocyte retrieval in case of Oocyte Donor for In-patient treatment.
		<p><b><u>Section 22(4)(ii) of ART (Regulation) Act, 2021</u></b></p> <p>“insurance” coverage to provide for compensation for medical expenses to cover specified loss, damage, complication or death of oocyte donor during the process of oocyte retrieval;</p>		
6	Niva Bupa Health Insurance Company Limited	<p><b><u>Section 22(1)(b) of ART (Regulation) Act, 2021</u></b></p> <p>“an insurance coverage of such amount as may be arrived at for a period of twelve months in favour of the oocyte donor by the commissioning couple or woman from an insurance company or an agent recognized by the Insurance Regulatory and Development Authority established under the provisions of the</p>	Oocyte Guard (UIN:NBHHLIP24086V012324)	<p>Covers for Hospitalization Expenses: complications arising due to Oocyte Retrieval.</p> <p>Death is not paid for in the Oocyte Guard Plan.</p>

**Details of Life products that provide Death Cover**

		Insurance Regulatory and Development Authority Act, 1999.		
		<p><b><u>Section 22(4)(ii) of ART (Regulation) Act, 2021</u></b></p> <p>"insurance" coverage to provide for compensation for medical expenses to cover specified loss, damage, complication or death of oocyte donor during the process of oocyte retrieval;</p>	Oocyte Guard (UIN:NBHHLIP24086V012324)	
7	SBI General Insurance Company Limited	<p><b><u>Section 22(1)(b) of ART (Regulation) Act, 2021</u></b></p> <p>"an insurance coverage of such amount as may be arrived at for a period of twelve months in favour of the oocyte donor by the commissioning couple or woman from an insurance company or an agent recognized by the Insurance Regulatory and Development Authority established under the provisions of the Insurance Regulatory and Development Authority Act, 1999.</p>	<p>Retail health Rider: Surrogacy and Oocyte Donor Suraksha (UIN: SBIHLIA24100V012324)</p> <p>Plan: Option 2 (Oocyte Donor)</p>	We have recently filed a new retail health rider "Surrogacy and Oocyte Suraksha". The rider will be covering complications arising due to oocyte retrieval with respect to the Oocyte Donor for a period of 12 months.
		<p><b><u>Section 22(4)(ii) of ART (Regulation) Act, 2021</u></b></p> <p>"insurance" coverage to provide for compensation for medical expenses to cover specified loss, damage, complication or death of oocyte donor during the process of oocyte retrieval;</p>	<p>Retail health Rider: Surrogacy and Oocyte Donor Suraksha (UIN: SBIHLIA24100V012324)</p> <p>Plan: Option 2 (Oocyte Donor)</p>	<p>We have recently filed a new retail health rider "Surrogacy and Oocyte Suraksha".</p> <p>Death is not paid in this Plan.</p>
8	Care Health Insurance Limited	<p><b><u>Section 22(1)(b) of ART (Regulation) Act, 2021</u></b></p> <p>"an insurance coverage of such amount as may be arrived at for a period of twelve months in favour of the oocyte donor by the commissioning couple or woman from an insurance company or an agent recognized by the Insurance Regulatory and Development Authority</p>	<p>Group Care 360 Plus (UIN -CHIHGA24170V012324)</p> <p>Surrogacy &amp; Oocyte Care (UIN-CHIHLP24136V012324)</p>	<p>Complications are covered under this product</p> <p>Complications are covered under this product</p>

		established under the provisions of the Insurance Regulatory and Development Authority Act, 1999.		
		<p><b><u>Section 22(4)(ii) of ART (Regulation) Act, 2021</u></b></p> <p>"insurance" coverage to provide for compensation for medical expenses to cover specified loss, damage, complication or death of oocyte donor during the process of oocyte retrieval;</p>	<p><b>Group Care 360 Plus (UIN -CHHLGA24170V012324)</b></p> <p><b>Surrogacy &amp; Oocyte Care (UIN-CHHLIP24136V012324)</b></p>	<p>Complications are covered under this product Death is not paid in this Plan.</p> <p>Complications are covered under this product Death is not paid for in this Plan.</p>

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S.No.	Insurer Name	Details of Insurance Coverage for Surrogate Mother as per Sections 4(iii)(a)(III) and 2(1)(q) of <u>Surrogacy (Regulation) Act, 2021</u>	Name/Nomenclature of the Products (list of products excluding health products)	Remarks
1	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Group Term Life	
2	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Group Credit Protection Plus	
3	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Pradhan Mantri Jeevan Jyoti Bima Yojana	
4	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Group Sampoorna Suraksha Kavach	
5	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Group Superannuation Secure	
6	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Group Employee Care	
7	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Group Employee Benefit	
8	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Group Sampoorna Jeevan Suraksha	
9	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Group Superannuation Secure Plus	
10	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Invest Assure	
11	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Lifelong Assure	
12	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz iSecure	
13	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz iSecure Loan	
14	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz iSecure More	
15	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Future Gain II	

16	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Young Assure
17	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Elite Assure
18	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Secure
19	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Cash Assure
20	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Super Life Assure
21	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Income Assure
22	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life eTouch
23	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Future Wealth Gain II
24	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Goal Assure II
25	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life POS Goal Suraksha
26	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life LongLife Goal
27	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Guaranteed Income Goal
28	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Guaranteed Savings Goal
29	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Smart Protection Goal
30	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Fortune Gain
31	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Goal Based Saving
32	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Save Assure
33	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Principal Gain
34	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Retire Rich
35	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz LifeStyle Secure
36	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Flexi Income Goal
37	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Smart Wealth Goal II
38	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Saral Jeevan Bima
39	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Guaranteed Pension Goal
40	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Saral Pension
41	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Assured Wealth Goal
42	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Diabetic Term Plan Sub 8 HbA1c
43	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Magnum Fortune Plus II

44	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Invest Protect Goal	
45	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life ACE	
1.	<b>Aditya Birla Sun Life Insurance Co Ltd</b>	<b>Live cover : Min 2 years to Max : 5 years</b>	<b>ABSLI Anmol Suraksha Kawach UIN: 109N139V01</b>	
2	<b>Aditya Birla Sun Life Insurance Co Ltd</b>	<b>Live cover : Min 1 years to Max : 4 years</b>	<b>ABSLI DigiShield Plan UIN: 109N108V11</b>	
1	Bandhan Life Insurance Co.Ltd  (Formally known as Aegon Life Insurance Co.Ltd)	Life cover options of INR 1lac or INR 2 lac for a 3 yr term	Bandhan Life Group Micro Insurance Plan (UIN: 138N081V01)  Bandhan Life Group Micro Insurance Plan (UIN: 138N081V01)  Bandhan Life Saral Jeevan Bima (UIN: 138N077V01)  Bandhan Life Group Term plus Insurance plan (UIN: 138N062V01)	Started sourcing from 17 <sup>th</sup> March 2023 and was replaced by other product in Sep 2023
2	Bandhan Life Insurance Co.Ltd	Life cover options of INR 1lac or INR 2 lac for a 3 yr term	Bandhan Life Group Care Micro Insurance Plan (UIN: 138N088V01)  Bandhan Life Group Micro Insurance Plan (UIN: 138N081V01)  Bandhan Life Saral Jeevan Bima (UIN: 138N077V01)  Bandhan Life Group Term plus Insurance plan (UIN: 138N062V01)	Started sourcing from 04 Sep 2023
1	<b>Bharti AXA Life Insurance</b>	<b>Savings and Death Benefit</b>	Bharti AXA Life Guaranteed Wealth Pro	<b>Subject to Underwriting</b>
2			Bharti AXA Life Elite Advantage	<b>Subject to Underwriting</b>
3			Bharti AXA Life Unnati	<b>Subject to Underwriting</b>
4			Bharti AXA Life Secure Income Plan	<b>Subject to Underwriting</b>
5			Bharti AXA Life Guaranteed Income Pro	<b>Subject to Underwriting</b>
6			Bharti AXA Life Wealth Pro	<b>Subject to Underwriting</b>
7			Bharti AXA Life Shining Stars	<b>Subject to Underwriting</b>
8			Bharti AXA Life Monthly Income Plan+	<b>Subject to Underwriting</b>

9			Bharti AXA Life Grow Wealth	Subject to Underwriting
10			Bharti AXA Life Samriddhi	Subject to Underwriting
11			Bharti AXA Life Grow Wealth	Subject to Underwriting
1	CreditAccess Life Insurance Limited	Death	CreditAccess Raksha Kavach Sukshm (Micro Insurance product)	Products are under Group Platform
		Death	CreditAccess Raksha Chakra	
		Death	CreditAccess Suraksha Sukshm (Micro Insurance product)	
		Death	CreditAccess Suraksha	
1	Edelweiss Tokio Life Insurance Company Limited	As clarified in the remarks	Edelweiss Tokio Life - Group Credit Protection (147N002V03)	We submit that our products provide life cover for all and there is no exclusion for Surrogate mothers in terms of death benefits. Further, each case is considered on merits and is subject to the underwriting policy of the Company.
2	Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life - Raksha Kavach (Micro Insurance Plan) (147N012V02)	
3	Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life - Group Wealth Accumulation (147L014V02)	
4	Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life - Single Pay Endowment Assurance Plan (147N018V04)	
5	Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life - Cashflow Protection Plus (147N028V03)	
6	Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life - GCAP (147N031V03)	
7	Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life - Group Life Protection (147N008V05)	
8	Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life - Wealth Ultima (147L037V03)	
9	Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life - POS Saral Nivesh (147N038V04)	
10	Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life – Pradhan Mantri Jeevan Jyoti Bima Yojana (147G039V01)	
11	Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life – Smart Lifestyle (147N040V03)	

12	Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life - Wealth Plus (147L055V04)	
13	Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life - Income Builder (147N057V03)	
14	Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life - Jan Suraksha (147N058V02)	
15	Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life - Group Total Secure (147N059V02)	
16	Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life - Wealth Gain+ (147L061V03)	
17	Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life - Wealth Secure+ (147L062V02)	
18	Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life - Dhan Labh (147N033V03)	
19	Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life - Easy Pension (147L034V03)	
20	Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life - CritiCare+ (147N030V02)	
21	Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life - Group Employee Benefit Plus (147N064V01)	
22	Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life - Active Income (147N065V02)	
23	Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life - Wealth Premier (147L066V02)	
24	Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life - Saral Jeevan Bima (147N069V02)	
25	Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life - Forever Pension (147N068V02)	
26	Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life - Saral Pension (147N070V02)	



27	Edelweiss Tokio Life Insurance Company Limited	Edelweiss Tokio Life - Premier Guaranteed Income (147N072V03)
28	Edelweiss Tokio Life Insurance Company Limited	Edelweiss Tokio Life - Guaranteed Income Star (147N073V02)
29	Edelweiss Tokio Life Insurance Company Limited	Edelweiss Tokio Life - Guaranteed Savings Star (147N074V02)
30	Edelweiss Tokio Life Insurance Company Limited	Edelweiss Tokio Life - Flexi Savings Plan (147N075V02)
31	Edelweiss Tokio Life Insurance Company Limited	Edelweiss Tokio Life - Wealth Rise + (147L076V02)
32	Edelweiss Tokio Life Insurance Company Limited	Edelweiss Tokio Life - Premier Guaranteed STAR (147N077V01)
33	Edelweiss Tokio Life Insurance Company Limited	Edelweiss Tokio Life - Zindagi Protect (147N078V02)
34	Edelweiss Tokio Life Insurance Company Limited	Edelweiss Tokio Life - Bharat Savings STAR (147N088V02)
35	Edelweiss Tokio Life Insurance Company Limited	Edelweiss Tokio Life - Accidental Total and Permanent Disability Rider (147B001V04)
36	Edelweiss Tokio Life Insurance Company Limited	Edelweiss Tokio Life - Accidental Death Benefit Rider (147B002V04)
37	Edelweiss Tokio Life Insurance Company Limited	Edelweiss Tokio Life - Waiver of Premium Rider (147B003V05)
38	Edelweiss Tokio Life Insurance Company Limited	Edelweiss Tokio Life - Critical Illness Rider (147B005V04)
39	Edelweiss Tokio Life Insurance Company Limited	Edelweiss Tokio Life - Hospital Cash Benefit Rider (147B006V03)
40	Edelweiss Tokio Life Insurance Company Limited	Edelweiss Tokio Life - Group Extended Critical Illness Rider (147B009V03)
41	Edelweiss Tokio Life Insurance Company Limited	Edelweiss Tokio Life - Group Critical Illness Rider (147B013V03)

<b>42</b>	Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life - Payor Waiver Benefit Rider (147B014V05)	
<b>43</b>	Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life - Income Benefit Rider (147B015V02)	
<b>1.</b>	<b>ICICI Prudential Life</b>	<b>Life cover</b>	<b>iProtect Smart</b>	
<b>2.</b>	<b>ICICI Prudential Life</b>	<b>Life cover</b>	<b>Sarv Jana Suraksha</b>	
1.	IndiaFirst Life Insurance Co. Ltd.	Min Cover – INR 5,000 per member  Max Cover – Subject to underwriting	Name - IndiaFirst Group Term Plan  Category - A Non-Participating, Non-Linked,  Yearly Renewable Group Protection  UIN - 143N006V06	
1.	Kotak Mahindra Life Insurance Co Ltd	Life cover for surrogate mother for term of one year	Kotak Group Secure One Plan	
1	Reliance Nippon Life Insurance Company Limited	NA	NA	We wish to inform the Authority that all our product cover Surrogate Mothers on case to case basis, depending on the Board approved Underwriting policy.
1	Star Union Dai-ichi Life Insurance	Life Insurance cover	SUD Life Group Term Insurance Plus	-
2	Star Union Dai-ichi Life Insurance	Life Insurance cover	SUD Life Saral Jeevan Bima	-
<b>1</b>	Tata AIA Life Insurance Company Limited	Sections 4(iii)(a)(III): an insurance coverage of such amount and in such manner as may be prescribed in favour of the surrogate mother for a period of thirty-six months covering postpartum delivery complications from an insurance company or an agent recognised by the Insurance Regulatory and Development Authority established under the Insurance Regulatory and Development Authority Act, 1999	Tata AIA Pradhan Mantri Jeevan Jyoti Bima Yojana	In addition to PMJJBY, other products offered by Tata AIA Life Insurance will be open for sale to Surrogate mothers and donors as per our Board approved underwriting policy.
<b>2</b>	Tata AIA Life Insurance Company limited	Sections 2(1)(q): “insurance” means an arrangement by which a company, individual or intending couple undertake to provide a guarantee of compensation for medical	Tata AIA Pradhan Mantri Jeevan Jyoti Bima Yojana	In addition to PMJJBY, other products offered by Tata AIA Life Insurance will be open for sale to Surrogate mothers and donors as per our Board approved underwriting policy.

		expenses, health issues, specified loss, damage, illness or death of surrogate mother and such other prescribed expenses incurred on such surrogate mother during the process of surrogacy		
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**Annexure B**

<b>S.No</b>	<b>Insurer Name</b>	<b>Details of Insurance Coverage for Oocyte Donor as per Sections 22(1)(b) and 22(4)(ii) of <u>ART (Regulation) Act, 2021</u></b>	<b>Name/Nomenclature of the Products (list of products excluding health products)</b>	<b>Remarks</b>
1	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Group Term Life	
2	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Group Credit Protection Plus	
3	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Pradhan Mantri Jeevan Jyoti Bima Yojana	
4	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Group Sampoorna Suraksha Kavach	
5	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Group Superannuation Secure	
6	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Group Employee Care	
7	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Group Employee Benefit	

8	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Group Sampoorna Jeevan Suraksha	
9	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Group Superannuation Secure Plus	
10	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Invest Assure	
11	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Lifelong Assure	
12	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz iSecure	
13	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz iSecure Loan	
14	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz iSecure More	
15	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Future Gain II	
16	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Young Assure	
17	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Elite Assure	
18	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Secure	
19	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Cash Assure	
20	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Super Life Assure	
21	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Income Assure	
22	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life eTouch	
23	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Future Wealth Gain II	
24	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Goal Assure II	
25	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life POS Goal Suraksha	
26	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life LongLife Goal	
27	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Guaranteed Income Goal	
28	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Guaranteed Savings Goal	
29	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Smart Protection Goal	
30	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Fortune Gain	
31	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Goal Based Saving	
32	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Save Assure	
33	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Principal Gain	
34	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Retire Rich	
35	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz LifeStyle Secure	

36	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Flexi Income Goal	
37	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Smart Wealth Goal II	
38	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Saral Jeevan Bima	
39	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Guaranteed Pension Goal	
40	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Saral Pension	
41	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Assured Wealth Goal	
42	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Diabetic Term Plan Sub 8 HbA1c	
43	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Magnum Fortune Plus II	
44	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Invest Protect Goal	
45	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life ACE	
1.	<b>Aditya Birla Sun Life Insurance Co Ltd</b>	<b>Live cover : Min 2 years to Max : 5 years</b>	<b>ABSLI Anmol Suraksha Kawach UIN: 109N139V01</b>	
2	<b>Aditya Birla Sun Life Insurance Co Ltd</b>	<b>Live cover : Min 1 years to Max : 4 years</b>	<b>ABSLI DigiShield Plan UIN: 109N108V11</b>	
1	Bandhan Life Insurance Co.Ltd  (Formally known as Aegon Life Insurance Co.Ltd)	Life cover options of INR 1 lac or INR 2 lac for a 1 yr term	Bandhan Life Group Micro Insurance Plan (UIN: 138N081V01)  Bandhan Life Saral Jeevan Bima (UIN: 138N077V01)  Bandhan Life Group Term plus Insurance plan (UIN: 138N062V01)	Started sourcing from 17 <sup>th</sup> March 2023 and was replaced by other product/s in Sep 2023
2	Bandhan Life Insurance Co.Ltd	Life cover options of INR 1lac or INR 2 lac for a 1 yr term	Bandhan Life Group Care Micro Insurance Plan (UIN: 138N088V01)  Bandhan Life Group Micro Insurance Plan (UIN: 138N081V01)  Bandhan Life Saral Jeevan Bima (UIN: 138N077V01)  Bandhan Life Group Term plus Insurance plan (UIN: 138N062V01)	Started sourcing from 04 Sep 2023
3	Bandhan Life Insurance Co.Ltd	Life cover options ranging from INR 2 lac to INR 5 lac (in multiple of 1000's) for a 1 yr term	Bandhan Life Group Term plus Insurance Plan (UIN: 138N062V01)  Bandhan Life Group Micro Insurance Plan (UIN: 138N081V01)	Started sourcing from 04 Sep 2023

			Bandhan Life Saral Jeevan Bima (UIN: 138N077V01) Bandhan Life Group Term plus Insurance plan (UIN: 138N062V01)	
1	<b>Bharti AXA Life Insurance</b>	<b>Savings and Death Benefit</b>	Bharti AXA Life Guaranteed Wealth Pro	<b>Subject to Underwriting</b>
2			Bharti AXA Life Elite Advantage	<b>Subject to Underwriting</b>
3			Bharti AXA Life Unnati	<b>Subject to Underwriting</b>
4			Bharti AXA Life Secure Income Plan	<b>Subject to Underwriting</b>
5			Bharti AXA Life Guaranteed Income Pro	<b>Subject to Underwriting</b>
6			Bharti AXA Life Wealth Pro	<b>Subject to Underwriting</b>
7			Bharti AXA Life Shining Stars	<b>Subject to Underwriting</b>
8			Bharti AXA Life Monthly Income Plan+	<b>Subject to Underwriting</b>
9			Bharti AXA Life Grow Wealth	<b>Subject to Underwriting</b>
10			Bharti AXA Life Samriddhi	<b>Subject to Underwriting</b>
11			Bharti AXA Life Grow Wealth	<b>Subject to Underwriting</b>
1	<b>CreditAccess Life Insurance Limited</b>	<b>Death</b>	<b>CreditAccess Raksha Kavach Sukshm (Micro Insurance product)</b>	<b>Products are under Group Platform</b>
		<b>Death</b>	<b>CreditAccess Raksha Chakra</b>	
		<b>Death</b>	<b>CreditAccess Suraksha Sukshm (Micro Insurance product)</b>	
		<b>Death</b>	<b>CreditAccess Suraksha</b>	
1	Edelweiss Tokio Life Insurance Company Limited	As clarified in the remarks	Edelweiss Tokio Life - Group Credit Protection (147N002V03)	We submit that our products provide life cover for all and there is no exclusion for Oocyte donors in terms of death benefits. Further, each case is considered on merits and is subject to the underwriting policy of the Company.
2	Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life - Raksha Kavach (Micro Insurance Plan) (147N012V02)	
3	Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life - Group Wealth Accumulation (147L014V02)	

4	Edelweiss Insurance Limited	Tokio Life Company	Edelweiss Tokio Life - Single Pay Endowment Assurance Plan (147N018V04)
5	Edelweiss Insurance Limited	Tokio Life Company	Edelweiss Tokio Life - Cashflow Protection Plus (147N028V03)
6	Edelweiss Insurance Limited	Tokio Life Company	Edelweiss Tokio Life - GCAP (147N031V03)
7	Edelweiss Insurance Limited	Tokio Life Company	Edelweiss Tokio Life - Group Life Protection (147N008V05)
8	Edelweiss Insurance Limited	Tokio Life Company	Edelweiss Tokio Life - Wealth Ultima (147L037V03)
9	Edelweiss Insurance Limited	Tokio Life Company	Edelweiss Tokio Life - POS Saral Nivesh (147N038V04)
10	Edelweiss Insurance Limited	Tokio Life Company	Edelweiss Tokio Life – Pradhan Mantri Jeevan Jyoti Bima Yojana (147G039V01)
11	Edelweiss Insurance Limited	Tokio Life Company	Edelweiss Tokio Life – Smart Lifestyle (147N040V03)
12	Edelweiss Insurance Limited	Tokio Life Company	Edelweiss Tokio Life - Wealth Plus (147L055V04)
13	Edelweiss Insurance Limited	Tokio Life Company	Edelweiss Tokio Life - Income Builder (147N057V03)
14	Edelweiss Insurance Limited	Tokio Life Company	Edelweiss Tokio Life - Jan Suraksha (147N058V02)
15	Edelweiss Insurance Limited	Tokio Life Company	Edelweiss Tokio Life - Group Total Secure (147N059V02)
16	Edelweiss Insurance Limited	Tokio Life Company	Edelweiss Tokio Life - Wealth Gain+ (147L061V03)
17	Edelweiss Insurance Limited	Tokio Life Company	Edelweiss Tokio Life - Wealth Secure+ (147L062V02)
18	Edelweiss Insurance Limited	Tokio Life Company	Edelweiss Tokio Life - Dhan Labh (147N033V03)

19	Edelweiss Insurance Limited	Tokio Life Company	Edelweiss Tokio Life - Easy Pension (147L034V03)
20	Edelweiss Insurance Limited	Tokio Life Company	Edelweiss Tokio Life - CritiCare+ (147N030V02)
21	Edelweiss Insurance Limited	Tokio Life Company	Edelweiss Tokio Life - Group Employee Benefit Plus (147N064V01)
22	Edelweiss Insurance Limited	Tokio Life Company	Edelweiss Tokio Life - Active Income (147N065V02)
23	Edelweiss Insurance Limited	Tokio Life Company	Edelweiss Tokio Life - Wealth Premier (147L066V02)
24	Edelweiss Insurance Limited	Tokio Life Company	Edelweiss Tokio Life - Saral Jeevan Bima (147N069V02)
25	Edelweiss Insurance Limited	Tokio Life Company	Edelweiss Tokio Life - Forever Pension (147N068V02)
26	Edelweiss Insurance Limited	Tokio Life Company	Edelweiss Tokio Life - Saral Pension (147N070V02)
27	Edelweiss Insurance Limited	Tokio Life Company	Edelweiss Tokio Life - Premier Guaranteed Income (147N072V03)
28	Edelweiss Insurance Limited	Tokio Life Company	Edelweiss Tokio Life - Guaranteed Income Star (147N073V02)
29	Edelweiss Insurance Limited	Tokio Life Company	Edelweiss Tokio Life - Guaranteed Savings Star (147N074V02)
30	Edelweiss Insurance Limited	Tokio Life Company	Edelweiss Tokio Life - Flexi Savings Plan (147N075V02)
31	Edelweiss Insurance Limited	Tokio Life Company	Edelweiss Tokio Life - Wealth Rise + (147L076V02)
32	Edelweiss Insurance Limited	Tokio Life Company	Edelweiss Tokio Life - Premier Guaranteed STAR (147N077V01)
33	Edelweiss Insurance Limited	Tokio Life Company	Edelweiss Tokio Life - Zindagi Protect (147N078V02)



34	Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life - Bharat Savings STAR (147N088V02)	
35	Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life - Accidental Total and Permanent Disability Rider (147B001V04)	
36	Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life - Accidental Death Benefit Rider (147B002V04)	
37	Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life - Waiver of Premium Rider (147B003V05)	
38	Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life - Critical Illness Rider (147B005V04)	
39	Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life - Hospital Cash Benefit Rider (147B006V03)	
40	Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life - Group Extended Critical Illness Rider (147B009V03)	
41	Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life - Group Critical Illness Rider (147B013V03)	
42	Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life - Payor Waiver Benefit Rider (147B014V05)	
43	Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life - Income Benefit Rider (147B015V02)	
1.	<b>ICICI Prudential Life</b>	<b>Life cover</b>	<b>iProtect Smart</b>	
2.	<b>ICICI Prudential Life</b>	<b>Life cover</b>	<b>Sarv Jana Suraksha</b>	
1.	IndiaFirst Life Insurance Co. Ltd.	Min Cover – INR 5,000 per member Max Cover – Subject to underwriting	Name - IndiaFirst Group Term Plan Category - A Non-Participating, Non-Linked, Yearly Renewable Group Protection UIN - 143N006V06	
1.	Kotak Mahindra Life Insurance Co Ltd	Life cover for oocyte donor for term of one year	Kotak Group Secure One Plan	
1	Reliance Nippon Life Insurance Company Limited	NA	NA	We wish to inform the Authority that all our product cover Oocyte Donor on case to case

				basis, depending on the Board approved Underwriting policy.
1	Star Union Dai-ichi Life Insurance	Life Insurance cover	SUD Life Group Term Insurance Plus	-
2	Star Union Dai-ichi Life Insurance	Life Insurance cover	SUD Life Saral Jeevan Bima	-
1	Tata AIA Life Insurance Company limited	Section 22(1)(b) – an insurance coverage of such amount as may be arrived at for a period of twelve months in favour of the oocyte donor by the commissioning couple or woman from an insurance company or an agent recognized by the Insurance Regulatory and Development Authority established under the provisions of the Insurance Regulatory and Development Authority Act, 1999	Tata AIA Pradhan Mantri Jeevan Jyoti Bima Yojana	In addition to PMJJBY, other products offered by Tata AIA Life Insurance will be open for sale to Surrogate mothers and Oocyte donors as per our Board approved underwriting policy.
2	Tata AIA Life Insurance Company limited	Section 22(4)(ii) – “insurance” coverage to provide for compensation for medical expenses to cover specified loss, damage, complication or death of oocyte donor during the process of oocyte retrieval	Tata AIA Pradhan Mantri Jeevan Jyoti Bima Yojana	In addition to PMJJBY, other products offered by Tata AIA Life Insurance will be open for sale to Surrogate mothers and Oocyte donors as per our Board approved underwriting policy.