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	Section 4(iii)(a)(III) of Surrogacy (Regulation) Act, 2021 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; Section 2(1)(q) of Surrogacy (Regulation) Act, 2021 "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	Active Health (UIN: ADIHLIP24102V052324)	This Product covers Surrogacy and ART 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. Death is not paid in this Plan.
2	Care Health	surrogacy; Section 4(iii)(a)(III) of Surrogacy (Regulation) Act, 2021 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; Section 2(1)(q) of Surrogacy (Regulation) Act, 2021 "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	Group Care 360 (UIN- RHIHLGP20126V011920) Surrogacy & Oocyte Care (UIN-CHIHLIP24136V012324) Group Care 360 (UIN- RHIHLGP20126V011920) Surrogacy & Oocyte Care	Complications Coverage under group product available for 1 year and same is available for renewal Complications are covered under this product Complications Coverage under group product available for 1 year and same is available for renewal Complications are covered under this product Death is not paid in this Plan.

		prescribed expenses incurred on such	(UIN-CHIHLIP24136V012324)	
		surrogate mother during the process of	(0114-011111211 241001012024)	
		surrogacy;		
		Section 4(iii)(a)(III) of Surrogacy		
		(Regulation) Act, 2021	Group Care 360	Complications Coverage under group product available
		(Regulation) Act, 2021	(UIN- RHIHLGP20126V011920)	for1 year and same is available for renewal
		an insurance coverage of such amount and in	(ON4-KIMILGF 201204011320)	Tol 1 year and same is available for renewar
		such manner as may be arrived at in favor of		Complications are covered under this product
		the surrogate mother for a period of thirty-six	Surrogacy & Oocyte Care	Complications are covered under this product
		months covering postpartum delivery	(UIN-CHIHLIP24136V012324)	
		complications from an insurance company or	(UIN-CHIRLIP24136VU12324)	
		an agent recognized by the Insurance		
		Regulatory and Development Authority		
		established under the Insurance Regulatory		
		and Development Authority Act, 1999;		
		Section 2(1)(q) of Surrogacy (Regulation)	Craum Cara 360	Complications Coverage under group product evailable
		Act, 2021	Group Care 360	Complications Coverage under group product available
		"insurance" coverage to provide for	(UIN- RHIHLGP20126V011920)	for1 year and same is available for renewal
		compensation for medical expenses to cover		Complications are covered under this product
		health issues, specified loss, damage, illness	Summa many & Consulta Coma	Complications are covered under this product
		or death of surrogate mother and such other	Surrogacy & Oocyte Care	Death is not paid in this Plan.
		prescribed expenses incurred on such	(UIN-CHIHLIP24136V012324)	
		surrogate mother during the process of		
		surrogacy;		
3	Go digit	Section 4(iii)(a)(III) of Surrogacy	Digit Health Care Plus Policy	Our product has Section 2 – Infertility Cover. Under
3	Go digit		Digit Health Care Flus Folicy	•
		(Regulation) Act, 2021	(UIN: GODHLIP21013V032223)	this cover, the Company can reimburse medical
		an insurance coverage of such amount and in	(Sitt. GGBHEII 210101002220)	expense costs incurred with respect to
		such manner as may be arrived at in favor of		infertility/subfertility treatments undergone by the
		the surrogate mother for a period of thirty-six		policyholder/insured. The above takes care of the
				requirement pertaining to medical expenses arising
		months covering postpartum delivery		from hospitalization due to health
		complications from an insurance company or		issues/illness/specified event (i.e. infertility/sub-
		an agent recognized by the Insurance		fertility treatment).
		Regulatory and Development Authority		retuity treatment).
		established under the Insurance Regulatory		The wordings categorically mention
		and Development Authority Act, 1999;		"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
1				technology".

"ir cc he or pr su	ection 2(1)(q) of Surrogacy (Regulation) ct, 2021 nsurance" coverage to provide for ompensation for medical expenses to cover ealth issues, specified loss, damage, illness or death of surrogate mother and such other rescribed expenses incurred on such currogate mother during the process of currogacy;	Digit Health Care Plus Policy (UIN: GODHLIP21013V032223) Death of Surrogate Mother will not be covered under our product as it is outside the scope of General Insurance products.	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/ subfertility treatment).
			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". Death is not paid in this Plan.
ar su th m cc ar Re	ection 4(iii)(a)(III) of Surrogacy Regulation) Act, 2021 In 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 anoths covering postpartum delivery complications from an insurance company or a agent recognized by the Insurance egulatory and Development Authority stablished under the Insurance Regulatory and Development Authority Act, 1999;	Digit Health Care Plus Policy (UIN: GODHLIP21013V032223)	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/subfertility treatment). 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".
<u>A</u>	ection 2(1)(q) of Surrogacy (Regulation) ct, 2021 nsurance" coverage to provide for ompensation for medical expenses to cover	Digit Health Care Plus Policy (UIN: GODHLIP21013V032223)	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

		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;	Death of Surrogate Mother will not be covered under our product as it is outside the scope of General Insurance products.	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/subfertility treatment).
				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".
				Death is not paid in this Plan.
4	Magma HDI General	Section 4(iii)(a)(III) of Surrogacy	Group Health Insurance (UIN: MAGHLGP19046V011819)	Surrogacy Cover extension wording:
	Insurance	(Regulation) Act, 2021 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	(UIN: MAGHEGP 19046V011619)	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.
		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;		Our maximum liability under this Extension Cover will be as specified against this cover in Policy Schedule/ Certificate of Insurance.
		Section 2(1)(q) of Surrogacy (Regulation)	Group Health Insurance (UIN: MAGHLGP19046V011819)	Surrogacy Cover extension wording:
		Act, 2021 "insurance" coverage to provide for compensation for medical expenses to cover health issues, specified loss, damage, illness	(UIN. MAGREGE 19046V011819)	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.
		or death of surrogate mother and such other prescribed expenses incurred on such surrogate mother during the process of		Our maximum liability under this Extension Cover will be as specified against this cover in Policy Schedule/ Certificate of Insurance.
		surrogacy;		Please note it does not cover death of the insured
5	Manipal Cigna Health Insurance Company Limited	Section 4(iii)(a)(III) of Surrogacy (Regulation) Act, 2021 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	ManipalCigna ProHealth Insurance (UIN: MCIHLIP24011V072324) 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

		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; Section 2(1)(q) of Surrogacy (Regulation) Act, 2021 "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;	ManipalCigna ProHealth Insurance (UIN: MCIHLIP24011V072324) ManipalCigna ProHealth Prime (UIN: MCIHLIP22224V012122)	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. Death is not paid in this Plan.
6	Niva Bupa Health Insurance Company Limited	Section 4(iii)(a)(III) of Surrogacy (Regulation) Act, 2021 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;	SurroGuard (UIN: NBHHLIP24081V012324)	Covers for Hospitalization Expenses arising due to pregnancy through surrogacy and postpartum delivery. Death is not paid for in the SurroGuard Plan.
		Section 2(1)(q) of Surrogacy (Regulation) Act, 2021 "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;	SurroGuard (UIN: NBHHLIP24081V012324)	
7	SBI General Insurance Company Limited	Section 4(iii)(a)(III) of Surrogacy (Regulation) Act, 2021 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	Retail health Rider: Surrogacy and Oocyte Donor Suraksha (UIN: SBIHLIA24100V012324)	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.

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;	Plan: Option 1 (Surrogate Mother)	
Section 2(1)(q) of Surrogacy (Regulation)	Retail health Rider: Surrogacy and	We have recently filed a new retail health rider
Act, 2021	Oocyte Donor Suraksha	"Surrogacy and Oocyte Suraksha".
"insurance" coverage to provide for compensation for medical expenses to cover health issues, specified loss, damage, illness	(UIN: SBIHLIA24100V012324)	Death is not paid in this Plan.
or death of surrogate mother and such other prescribed expenses incurred on such surrogate mother during the process of surrogacy;	Plan: Option 1 (Surrogate Mother)	

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.N o.	Insurer Name	Relevant Sections of ART (Regulation) Act, 2021	Name/Nomenclature of the Products	Remarks of insurer
1	Aditya Birla Health Insurance Co. Limited	Section 22(1)(b) of ART (Regulation) Act, 2021 "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.	Activ Health (UIN: ADIHLIP24102V052324)	This Product Covers Surrogacy and ART 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
		Section 22(4)(ii) of ART (Regulation) Act, 2021 "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	Section 22(1)(b) of ART (Regulation) Act, 2021 "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	Digit Health Care Plus Policy (UIN: GODHLIP21013V032223)	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/subfertility treatment). The wordings categorically mention "IVF/IUI/ZIFT/ICSI treatments". However, this is not an exhaustive list. The Company can add necessary wordings through special

	Insurance Regulatory and Development Authority Act, 1999. Section 22(4)(ii) of ART (Regulation) Act, 2021 "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;	Digit Health Care Plus Policy (UIN: GODHLIP21013V032223) Death of oocyte donor will not be covered under our product as it is outside the scope of General Insurance products.	conditions in the policy and extend coverage for any other treatments within the ambit of "surrogacy/ assisted reproductive technology". 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/subfertility treatment). 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". Death is not paid in this Plan.
3	Section 22(1)(b) of ART (Regulation) Act, 2021 "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.		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/subfertility treatment). 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".
	Section 22(4)(ii) of ART (Regulation) Act, 2021 "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;	Digit Health Care Plus Policy (UIN: GODHLIP21013V032223) Death of oocyte donor will not be covered under our product as it is outside the scope of General Insurance products.	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/subfertility treatment).
			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".
			Death is not paid in this Plan.
Magma HDI General Insurance	Section 22(1)(b) of ART (Regulation) Act. 2021 "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.	Group Health Insurance (UIN: MAGHLGP19046V011819)	Surrogacy Cover extension wording: 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.
	Section 22(4)(ii) of ART (Regulation) Act. 2021 "insurance" coverage to provide for compensation for medical expenses to cover specified loss, damage, complication or death of	Group Health Insurance (UIN: MAGHLGP19046V011819)	Surrogacy Cover extension wording: 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.

5	ManipalCigna Health Insurance Limited	oocyte donor during the process of oocyte retrieval; Section 22(1)(b) of ART (Regulation) Act, 2021 "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.	1. ManipalCigna ProHealth Insurance (UIN: MCIHLIP24011V072324) 2. ManipalCigna ProHealth Prime (UIN: MCIHLIP22224V012122)	Our maximum liability under this Extension Cover will be as specified against this cover in Policy Schedule/ Certificate of Insurance. Please note it does not cover death of the insured. 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) 0f 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.
6	Niva Bupa Health	Section 22(4)(ii) of ART (Regulation) Act, 2021 "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; Section 22(1)(b) of	Oocyte Guard	
	Insurance Company Limited	"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	(UIN:NBHHLIP24086V0123 24)	Covers for Hospitalization Expenses: complications arising due to Oocyte Retrieval. Death is not paid for in the Oocyte Guard Plan.

		Insurance Regulatory and Development Authority Act, 1999. Section 22(4)(ii) of ART (Regulation) Act, 2021 "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;	Oocyte Guard (UIN:NBHHLIP24086V0123 24)	
7	SBI General Insurance Company Limited	Section 22(1)(b) of ART (Regulation) Act, 2021 "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.	Retail health Rider: Surrogacy and Oocyte Donor Suraksha (UIN: SBIHLIA24100V012324) Plan: Option 2 (Oocyte Donor)	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.
		Section 22(4)(ii) of ART (Regulation) Act, 2021 "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;	Retail health Rider: Surrogacy and Oocyte Donor Suraksha (UIN: SBIHLIA24100V012324) Plan: Option 2 (Oocyte Donor)	We have recently filed a new retail health rider "Surrogacy and Oocyte Suraksha". Death is not paid in this Plan.
8	Care Health Insurance Limited	Section 22(1)(b) of ART (Regulation) Act, 2021 "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	Group Care 360 Plus (UIN -CHIHLGA24170V012324) Surrogacy & Oocyte Care (UIN-CHIHLIP24136V012324)	Complications are covered under this product Complications are covered under this product

established under the provisions of the		
Insurance Regulatory and Development		
Authority Act, 1999.		
Section 22(4)(ii) of		
ART (Regulation) Act, 2021	Group Care 360 Plus (UIN -CHIHLGA24170V012324)	Complications are covered under this product Death is not paid in this Plan.
"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;	Surrogacy & Oocyte Care (UIN-CHIHLIP24136V012324)	Complications are covered under this product Death is not paid for in this Plan.

Annexure A

S.No.	Insurer Name	Details of Insurance Coverage for Surrogate Mother as per Sections 4(iii)(a)(III) and 2(1)(q) of Surrogacy (Regulation) Act, 2021	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	

tarted sourcing from 17 th March 2023 and was replaced by other product in Sep 2023
·
Started sourcing from 04 Sep 2023
Subject to Underwriting
and

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)	
		Death	CreditAccess Raksha Chakra	
		Death	CreditAccess Suraksha Sukshm (Micro Insurance product)	Products are under Group Platform
		Death	CreditAccess Suraksha	
2	Edelweiss Tokio Life Insurance Company Limited Edelweiss Tokio Life	As clarified in the remarks	Edelweiss Tokio Life - Group Credit Protection (147N002V03) Edelweiss Tokio Life - Raksha Kavach (Micro	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
2	Insurance Company Limited		Insurance Plan) (147N012V02)	on merits and is subject to the underwriting policy of the Company.
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	Edahusiaa Takia Lifa	Edalousias Talvia Life Maalth Dlos (4471 000) (04)	
12	Edelweiss Tokio Life	Edelweiss Tokio Life - Wealth Plus (147L055V04)	
	Insurance Company		
	Limited		
13	Edelweiss Tokio Life	Edelweiss Tokio Life - Income Builder (147N057V03)	
	Insurance Company		
	Limited		
14	Edelweiss Tokio Life	Edelweiss Tokio Life - Jan Suraksha (147N058V02)	
	Insurance Company	Eddivided Folio Elio Gali Carakolla (11111000102)	
	Limited		
4 =			
15	Edelweiss Tokio Life	Edelweiss Tokio Life - Group Total Secure	
	Insurance Company	(147N059V02)	
	Limited		
16	Edelweiss Tokio Life	Edelweiss Tokio Life - Wealth Gain+ (147L061V03)	
	Insurance Company		
	Limited		
17	Edelweiss Tokio Life	Edelweiss Tokio Life - Wealth Secure+ (147L062V02)	
	Insurance Company		
	Limited		
18	Edelweiss Tokio Life	Edelweiss Tokio Life - Dhan Labh (147N033V03)	-
10		Edelweiss Tokio Life - Difait Labit (14710053 005)	
	Insurance Company		
	Limited		
19	Edelweiss Tokio Life	Edelweiss Tokio Life - Easy Pension (147L034V03)	
	Insurance Company		
	Limited		
20	Edelweiss Tokio Life	Edelweiss Tokio Life - CritiCare+ (147N030V02)	
	Insurance Company	, , ,	
	Limited		
21	Edelweiss Tokio Life	Edelweiss Tokio Life - Group Employee Benefit Plus	
	Insurance Company	(147N064V01)	
	Limited	(11711001701)	
22	Edelweiss Tokio Life	Edelweiss Tokio Life - Active Income (147N065V02)	-
22		Luciweiss Tokio Life - Active income (14711003102)	
	Insurance Company		
	Limited	E.I	
23	Edelweiss Tokio Life	Edelweiss Tokio Life - Wealth Premier (147L066V02)	
	Insurance Company		
	Limited		
24	Edelweiss Tokio Life	Edelweiss Tokio Life - Saral Jeevan Bima	
	Insurance Company	(147N069V02)	
	Limited		
25	Edelweiss Tokio Life	Edelweiss Tokio Life - Forever Pension (147N068V02)]
	Insurance Company	(
	Limited		
26	Edelweiss Tokio Life	Edelweiss Tokio Life - Saral Pension (147N070V02)	
20	Insurance Company	Laciwolss Tokio Lile - Oalal I Glisioli (14/140/0702)	
	Limited		

27	Edelweiss Tokio Life	Edelweiss Tokio Life - Premier Guaranteed Income	
	Insurance Company	(147N072V03)	
	Limited	(**************************************	
28	Edelweiss Tokio Life	Edelweiss Tokio Life - Guaranteed Income Star	
	Insurance Company	(147N073V02)	
	Limited	(
29	Edelweiss Tokio Life	Edelweiss Tokio Life - Guaranteed Savings Star	
	Insurance Company	(147N074V02)	
	Limited	,	
30	Edelweiss Tokio Life	Edelweiss Tokio Life - Flexi Savings Plan	
	Insurance Company	(147N075V02)	
	Limited		
31	Edelweiss Tokio Life	Edelweiss Tokio Life - Wealth Rise + (147L076V02)	
	Insurance Company		
	Limited		
32	Edelweiss Tokio Life	Edelweiss Tokio Life - Premier Guaranteed STAR	
	Insurance Company	(147N077V01)	
	Limited		
33	Edelweiss Tokio Life	Edelweiss Tokio Life - Zindagi Protect (147N078V02)	
	Insurance Company		
	Limited		
34	Edelweiss Tokio Life	Edelweiss Tokio Life - Bharat Savings STAR	
	Insurance Company Limited	(147N088V02)	
35	Edelweiss Tokio Life	Edelweiss Tokio Life - Accidental Total and Permanent	
33	Insurance Company	Disability Rider (147B001V04)	
	Limited	Disability Midel (147 Doo'l vo4)	
36	Edelweiss Tokio Life	Edelweiss Tokio Life - Accidental Death Benefit Rider	
	Insurance Company	(147B002V04)	
	Limited	(=====,,	
37	Edelweiss Tokio Life	Edelweiss Tokio Life - Waiver of Premium Rider	
	Insurance Company	(147B003V05)	
	Limited	,	
38	Edelweiss Tokio Life	Edelweiss Tokio Life - Critical Illness Rider	
	Insurance Company	(147B005V04)	
	Limited		
39	Edelweiss Tokio Life	Edelweiss Tokio Life - Hospital Cash Benefit Rider	
	Insurance Company	(147B006V03)	
	Limited		
40	Edelweiss Tokio Life	Edelweiss Tokio Life - Group Extended Critical Illness	
	Insurance Company	Rider (147B009V03)	
	Limited		
41	Edelweiss Tokio Life	Edelweiss Tokio Life - Group Critical Illness Rider	
	Insurance Company	(147B013V03)	
	Limited		

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.	ICICI Prudential Life	Life cover	iProtect Smart	
2.	ICICI Prudential Life	Life cover	Sarv Jana Suraksha	
1.	IndiaFirst Life Insurance Co. Ltd.	Min Cover – INR 5,000 per member Max Cover – Subject to	Name - IndiaFirst Group Term Plan Category - A Non-Participating, Non-Linked,	
		underwriting		
			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	-
1	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.
2	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	

Annexure B

S.No	Insurer Name	Details of Insurance Coverage for Oocyte Donor as per Sections 22(1)(b) and 22(4)(ii) of ART (Regulation) Act, 2021	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

37 Bajaj Allianz Life Life insurance Cover Bajaj Allianz Life Saral Jeevan Bima 38 Bajaj Allianz Life Life insurance Cover Bajaj Allianz Life Saral Jeevan Bima 39 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 Saral Pension 42 Bajaj Allianz Life Life insurance Cover Bajaj Allianz Life Assured Wealth Goal 43 Bajaj Allianz Life Life insurance Cover Bajaj Allianz Life Magnum Fortune Plus II 44 Bajaj Allianz Life Life insurance Cover Bajaj Allianz Life Magnum Fortune Plus II 45 Bajaj Allianz Life Life insurance Cover Bajaj Allianz Life Magnum Fortune Plus II 46 Bajaj Allianz Life Life insurance Cover Bajaj Allianz Life Magnum Fortune Plus II 47 Bajaj Allianz Life Life insurance Cover Bajaj Allianz Life Magnum Fortune Plus II 48 Bajaj Allianz Life Life insurance Cover Bajaj Allianz Life Magnum Fortune Plus II 49 Bajaj Allianz Life Life insurance Cover Bajaj Allianz Life Magnum Fortune Plus II 40 Bajaj Allianz Life Life insurance Cover Bajaj Allianz Life Magnum Fortune Plus II 41 Bajaj Allianz Life Life insurance Cover Bajaj Allianz Life Magnum Fortune Plus II 42 Aditya Birla Sun Life Life cover: Min 1 years to Max: 5 years Life Act Unit: 109M139V01 ABSLI DigiShield Plan Unit: 109M108V11 Bandhan Life Group Micro Insurance Plan (UIN: 138N081V01) Bandhan Life Group Term plus Insurance Plan (UIN: 138N082V01) Bandhan Life Group Micro Insurance Plan (UIN: 138N081V01) Bandhan Life Group Term plus Insurance Plan (UIN: 138N081V01) Bandhan Life Group Term plus Insurance Plan (UIN: 138N081V01) Bandhan Life Group Term plus Insurance Plan (UIN: 138N081V01) Bandhan Life Group Term plus Insurance Plan (UIN: 138N082V01)					
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Baja Allianz Life Life insurance Cover Baja Allianz Life Group Term plus Insurance Plan (UIN: 138N08777/01)	37	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Smart Wealth Goal II	
40 Bajaj Allianz Life Life insurance Cover Bajaj Allianz Life Saral Pension Goal 41 Bajaj Allianz Life Life insurance Cover Bajaj Allianz Life Saral Pension 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 Magnum Fortune Plus II 45 Bajaj Allianz Life Life insurance Cover Bajaj Allianz Life Insurance Coultd Life Cover Min 1 years to Max: 4 years Bandhan Life Insurance Coultd Life cover options of INR 1 lac or INR 2 lac for a 1 yr term Life Coultd Life Cover Options of INR 1 lac or INR 2 lac Coultd Life Group Micro Insurance Plan (UIN: 138N081V01) 2 Bandhan Life Insurance Coultd Life cover options of INR 1 lac or INR 2 lac for a 1 yr term Bandhan Life Group Micro Insurance Plan (UIN: 138N082V01) 2 Bandhan Life Insurance Coultd Life cover options of INR 1 lac or INR 2 lac for a 1 yr term Bandhan Life Group Micro Insurance Plan (UIN: 138N082V01) 3 Bandhan Life Insurance 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) 4 Bandhan Life Group Term plus Insurance Plan (UIN: 138N062V01) 5 Bandhan Life Group Term plus Insurance Plan (UIN: 138N062V01) 6 Bandhan Life Group Term plus Insurance Plan (UIN: 138N062V01) 7 Bandhan Life Group Term plus Insurance Plan (UIN: 138N062V01) 8 Bandhan Life Group Micro Insurance Plan (UIN: 138N062V01) 8 Bandhan Life Group Micro Insurance Plan (UIN: 138N062V01)	38	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Saral Jeevan Bima	
Bajaj Allianz Life Life insurance Cover Bajaj Allianz Life Saral Pension	39	Bajaj Allianz Life	Life insurance Cover	Bajaj Allianz Life Guaranteed Pension Goal	
Bajaj Allianz Life	40	Bajaj Allianz Life	Life insurance Cover	,,	
Bajaj Allianz Life Life insurance Cover Bajaj Allianz Life Diabetic Term Plan Sub 8 HbA1c	41	Bajaj Allianz Life	Life insurance Cover	, ,	
Bajaj Allianz Life Magnum Fortune Plus II	42	Bajaj Allianz Life	Life insurance Cover	, ,	
Bajaj Allianz Life Life insurance Cover Bajaj Allianz Life Invest Protect Goal	43	Bajaj Allianz Life	Life insurance Cover		
Aditya Birla Sun Life Live cover : Min 2 years to Max : 5 years Live cover : Min 1 years to Max : 5 years Live cover : Min 1 years to Max : 5 years Live cover : Min 1 years to Max : 5 years Live cover : Min 1 years to Max : 4 year	44	Bajaj Allianz Life	Life insurance Cover	,,	
1. Aditya Birla Sun Life Insurance Co Ltd 2. Aditya Birla Sun Life Insurance Co Ltd 3. Bandhan Life Insurance Co Ltd 4. Co.Ltd 5. Bandhan Life Insurance Co.Ltd 6. Life cover options of INR 1 lac or INR 2 lac for a 1 yr term 6. Life cover options of INR 1 lac or INR 2 lac for a 1 yr term 7. Bandhan Life Insurance Co.Ltd 8. Bandhan Life Insurance Co.Ltd 6. Life cover options of INR 1 lac or INR 2 lac for a 1 yr term 8. Bandhan Life Group Term plus Insurance Plan (UIN: 138N087V01) 8. Bandhan Life Group Micro Insurance Plan (UIN: 138N088V01) 8. Bandhan Life Group Micro Insurance Plan (UIN: 138N088V01) 8. Bandhan Life Group Micro Insurance Plan (UIN: 138N088V01) 8. Bandhan Life Group Micro Insurance Plan (UIN: 138N088V01) 8. Bandhan Life Group Micro Insurance Plan (UIN: 138N081V01) 8. Bandhan Life Group Micro Insurance Plan (UIN: 138N081V01) 8. Bandhan Life Group Term plus Insurance Plan (UIN: 138N062V01) 8. Bandhan Life Group Term plus Insurance Plan (UIN: 138N062V01) 8. Bandhan Life Group Term plus Insurance Plan (UIN: 138N062V01) 8. Bandhan Life Group Term plus Insurance Plan (UIN: 138N062V01) 8. Bandhan Life Group Term plus Insurance Plan (UIN: 138N062V01) 8. Bandhan Life Group Term plus Insurance Plan (UIN: 138N062V01) 8. Bandhan Life Group Term plus Insurance Plan (UIN: 138N062V01) 8. Bandhan Life Group Term plus Insurance Plan (UIN: 138N062V01) 8. Bandhan Life Group Term plus Insurance Plan (UIN: 138N062V01) 8. Bandhan Life Group Micro Insurance Plan (UIN: 138N062V01) 8. Bandhan Life Group Micro Insurance Plan (UIN: 138N062V01) 8. Bandhan Life Group Micro Insurance Plan (UIN: 138N062V01) 8. Bandhan Life Group Micro Insurance Plan (UIN: 138N062V01) 8. Bandhan Life Group Micro Insurance Plan (UIN: 138N062V01) 8. Bandhan Life Group Micro Insurance Plan (UIN: 138N062V01) 8. Bandhan Life Group Micro Insurance Plan (UIN: 138N062V01) 8. Bandhan Life Group Micro Insurance Plan (UIN: 138N062V01) 8. Bandhan Life Group Micro Insurance Plan (UIN: 138N062V01) 8. Bandhan Life Group Micro Insurance Plan (UIN: 138N062V01)	45	Bajaj Allianz Life	Life insurance Cover		
Insurance Co Ltd Insurance Co Ltd Bandhan 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 Group Term plus Insurance plan (UIN: 138N082V01)	1.		Live cover : Min 2 years to Max : 5 years	ABSLI Anmol Suraksha Kawach	
Co.Ltd (Formally known as Aegon Life Insurance Co.Ltd) Bandhan Life Group Term plus Insurance plan (UIN: 138N077V01) Bandhan Life Group Term plus Insurance plan (UIN: 138N062V01) Bandhan Life Group Care Micro Insurance Plan (UIN: 138N088V01) Bandhan Life Group Micro Insurance Plan (UIN: 138N081V01) Bandhan Life Group Micro Insurance Plan (UIN: 138N081V01) Bandhan Life Group Term plus Insurance Plan (UIN: 138N062V01) Bandhan Life Group Term plus Insurance Plan (UIN: 138N062V01) Bandhan Life Group Term plus Insurance Plan (UIN: 138N062V01) Bandhan Life Group Term plus Insurance Plan (UIN: 138N062V01) Bandhan Life Group Term plus Insurance Plan (UIN: 138N062V01) Bandhan Life Group Term plus Insurance Plan (UIN: 138N062V01) Bandhan Life Group Term plus Insurance Plan (UIN: 138N062V01) Bandhan Life Group Micro Insurance Plan (UIN: 138N062V01) Bandhan Life Group Micro Insurance Plan (UIN: 138N062V01) Bandhan Life Group Micro Insurance Plan (UIN: 138N062V01)	2		Live cover : Min 1 years to Max : 4 years	UIN: 109N108V11	
Co.Ltd for a 1 yr term (UIN: 138N088V01) Bandhan Life Group Micro Insurance Plan (UIN: 138N077V01) Bandhan Life Group Term plus Insurance plan (UIN: 138N062V01) Bandhan Life Group Term plus Insurance plan (UIN: 138N062V01) Bandhan Life Group Term plus Insurance Plan (UIN: 138N062V01) Bandhan Life Group Term plus Insurance Plan (UIN: 138N062V01) Bandhan Life Group Term plus Insurance Plan (UIN: 138N062V01) Bandhan Life Group Micro Insurance Plan (UIN: 138N062V01) Bandhan Life Group Micro Insurance Plan	1	Co.Ltd (Formally known as Aegon Life Insurance		(UIN: 138N081V01) Bandhan Life Saral Jeevan Bima (UIN: 138N077V01) Bandhan Life Group Term plus Insurance plan (UIN:	Started sourcing from 17 th March 2023 and was replaced by other product/s in Sep 2023
Co.Ltd INR 5 lac (in multiple of 1000's) for a 1 yr term (UIN: 138N062V01) 2023 Bandhan Life Group Micro Insurance Plan	2			(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:	Started sourcing from 04 Sep 2023
	3		INR 5 lac (in multiple of 1000's) for a 1 yr	(UIN: 138N062V01) Bandhan Life Group Micro Insurance Plan	Started sourcing from 04 Sep 2023

			Bandhan Life Saral Jeevan Bima (UIN: 138N077V01)	
			Bandhan Life Group Term plus Insurance plan (UIN: 138N062V01)	
1	Bharti AXA Life Insurance	Savings and Death Benefit	Bharti AXA Life Guaranteed Wealth Pro	Subject to Underwriting
2			Bharti AXA Life Elite Advantage	Subject to Underwriting
3			Bharti AXA Life Unnati	Subject to Underwriting
4			Bharti AXA Life Secure Income Plan	Subject to Underwriting
5			Bharti AXA Life Guaranteed Income Pro	Subject to Underwriting
6			Bharti AXA Life Wealth Pro	Subject to Underwriting
7			Bharti AXA Life Shining Stars	Subject to Underwriting
8			Bharti AXA Life Monthly Income Plan+	Subject to Underwriting
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)	
		Death	CreditAccess Raksha Chakra	Products are under Group Platform
		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 Oocyte
2	Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life - Raksha Kavach (Micro Insurance Plan) (147N012V02)	donors in terms of death benefits. Further, each case is considered on merits and is
3	Edelweiss Tokio Life Insurance Company Limited		Edelweiss Tokio Life - Group Wealth Accumulation (147L014V02)	subject to the underwriting policy of the Company.

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)	
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.	ICICI Prudential Life	Life cover	iProtect Smart	
2.	ICICI Prudential Life	Life cover	Sarv Jana Suraksha	
1.	IndiaFirst Life Insurance	Min Cover – INR 5,000 per member	Name - IndiaFirst Group Term Plan	
	Co. Ltd.	Max Cover – Subject to underwriting	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

1	Star Union Dai-ichi Life Insurance	Life Insurance cover	SUD Life Group Term Insurance Plus	basis, depending on the Board approved Underwriting policy.
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 Bo 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 prod offered by Tata AIA Life Insurance open for sale to Surrogate moth Oocyte donors as per our approved underwriting policy.