

NON-MEDICAL SCHEME

NON-MEDICAL (SPECIAL) BUSINESS

To persons employed with length of service not less than One Year in: -

- i) Government and Quasi Government Offices
- ii) Schools, Hospitals, etc. run by Government / Quasi Government
- iii) State Corporations, Industrial undertakings and reputed commercial firms
- iv) Industrial undertakings, private schools, colleges, etc.
- v) Undertaking operating for a minimum period of 3 years with average turnover of Rs.50 crores during this period.
- vi) Armed forces, not below medical category A-1 and not been placed in a lower category during the 2 years period, prior to the date of the proposal

Classes of Lives	Sum Assured (SUC)	Plans allowed
Literate major males and SSC passed major females not aged over 35 years	Rs.15 lacs	All Plans including Term rider and PWB but excluding Table Nos.43, 52, 58, 164, and CI Rider
Literate males & SSC passed females aged between 36 & 45 years	Rs. 10 lacs	
Literate males & SSC passed females aged between 46 & 50 years	Rs.4 lacs	

Notes:

- Term rider will be allowed subject to the overall limit which is presently Rs.25 lacs.
- only standard age proof will be accepted.
- Table 162 and 167 will not be allowed to persons aged 46 and above, as the minimum SA under the Plans is Rs.5 lacs and Rs.10 lacs respectively.
- there is no change in the Non-medical (special) limits allowed to Non Resident Indians (NRIs).
- Table No. 177 will not be allowed, as the minimum SA under the plan is Rs. 25 lacs

NON-MEDICAL (GENERAL) BUSINESS

1. PROFESSIONALS - (SELF EMPLOYED AND EMPLOYED IN ORGANIZATIONS NOT COVERED UNDER NON-MEDICAL (SPECIAL))

Chartered Accountants, Cost Accountants, Engineers, Architects, Management / Computer Consultants, Doctors, Lawyers, Teachers, LIC Agents etc.

Classes of Lives	Sum Assured (SUC)	Plans allowed
Professionals not aged over 35 years	Rs.12 lacs	All Plans including Term rider and PWB but excluding Table Nos.43, & 45 years 52, 58, 164, and CI Rider
Professionals aged between 36 & 45 years	Rs.8 lacs	
Professionals aged between 46 & 50 years	Rs.4 lacs	

Notes:

- Term rider will be allowed subject to the overall limit which is presently Rs.25 lacs
- Only standard age proof will be accepted
- Proof of income - copies of ITRs with minimum income of Rs.1.5 lacs per annum · Table No. 167 will not be allowed to professionals aged over 35 years and Table 162 will not be allowed to professionals aged over 45 years in view of the minimum sum assured under the plans.
- Table No. 177 will not be allowed as the minimum SA under the plan is Rs. 25 lacs.

2. MAJOR STUDENTS

Classes of Lives	Sum Assured (SUC)	Plans allowed
Major students not aged over 25 years	Rs.8 lacs	All plans excluding Table Nos.43, 52,58,164,167,177,88, 133, Term Rider and CI Rider

Notes:

- A declaration to be obtained from the major students as well as from their parent that they are regularly attending colleges / technical institutions.
- Copy of passing certificate / appearance report at the examination of the just completed academic year to be obtained
- Cover will, as usual, be allowed subject to matching insurance on parents' lives and adequacy of their income.

3. NON-MEDICAL GENERAL (OTHERS)

a) Major males and literate females:

With standard age proof or Non-Standard Age Proof - I (NSAP- I), having own income (earned or unearned) and married women falling under female category III

Ages	Sum Assured (SUC)		Plans allowed
	Standard Age Proof	Age Proof NSAP-I	
Not aged over 35 years	Rs.4 lacs	Rs.3 lacs	Table No. 5 (with PPT 5 to 10), 8, 14, 48, 75, 90, 91, 93, 103, 106, 107, 108, 136,149, 165, 168, 178, 179, 181, 186, 187, 188 (PWB,Term rider & CI rider are not allowed).
Aged between 36 & 45 years	Rs.2 lacs	Rs.1 lac	
Aged between 46 and 50 years	Rs.1 lac	Rs.50,000/-	

Notes:

- For women falling within Female Category III, the above limits and plans will be subject to their maximum allowable overall limits and allowable plans.
- Married women falling under Female Category III will be allowed cover under Non - Medical (General) subject to satisfying the eligibility conditions for allowing them insurance under medical business, i.e., not exceeding husbands' insurance and adequacy of husbands' income.
- Table No.149 will be allowed subject to minimum SA restriction of Rs.1 lac.
- Table No. 188 will not be allowed if Critical Rider is opted for.
- For Age Proof NSAP-I
 - Maximum policy term will be restricted to 25 years
 - Table Nos. 103, 106, 107, 108 and 168 will be allowed subject to the overall Restriction on maximum aggregate SA of Rs. 5 lacs together with SA under Plans Nos. 43, 52, 58, 88, 89, 133, 150, 160 & 164.
 - Table No. 5 and 8 will not be allowed
 - Table No. 186 will not be allowed for ages above 45 years

b) **Major males and literate females:**

With age proof NSAP-II and NSAP-III, having own income (earned or unearned) and married women falling under Female Category III.

Ages	Sum Assured (SUC)		Plans allowed
	Age Proof NSAP-II	Age Proof NSAP-III	
Not aged over 35 years	Rs.2 lacs	Rs.1 lac	Table No. 14, 48, 75, 90, 91, 93, 136, 149, 165, 178, 179, 181, 186, 187, 188,(PWB,Term rider & CI rider are not allowed.
Aged between 36 & 45 years	Rs.1 lac	Rs.1 lac	
Aged between 46 and 50 years	Rs.50,000/-	Rs.50,000/-	

Notes:

- For women falling within Female Category III, the above limits and plans will be subject to their maximum allowable overall limits and allowable plans.
- Married women falling under Female Category III will be allowed cover under Non - Medical (General) subject to satisfying the eligibility conditions for allowing them insurance under medical business, i.e., not exceeding husbands' insurance and adequacy of husbands' income.
- Maximum Policy Term will be restricted to 25 years
- Maximum age at entry and maturity age will be restricted to 50 & 65 years respectively.
- Table No.149 will not be allowed to proponents aged above 45 as minimum SA under the Plan is Rs.1 lac.
- Table No. 188 will not be allowed if Critical Illness Rider is opted for.
- Table No. 186 will not be allowed for ages above 45 years.

Table Nos. 171 and 175

Table Nos. 171 and 175 are not included above for the following reasons:

- Table No. 171 is allowed on the basis of DGH if Term Rider is not opted for.
- Table No. 175 is allowed on the basis of DGH only
- Table No. 171 without term rider and Table No. 175 may be allowed in addition to Non-medical limits

- Table No. 171 with Term Rider can be allowed under Non-medical (Special) and under non-medical (General) to Professionals. However the same cannot be allowed under Non-medical (General) to Students and to others.

SPECIAL REPORTS

Sum under consideration will be the basis for calling for Special Reports. Where SUC is such that it falls within the limits of non-medical business, no special reports will be called for.

	NON-MEDICAL (SPECIAL)	NON-MEDICAL (GENERAL) Professional	MAJOR STUDENT	NON-MEDICAL GENERAL (OTHERS) <u>Major males and literate females</u>	<u>Major males and literate females</u> NSAP-II and NSAP-III
<u>SA Limit</u>	<u>Age 35 and less Rs.15 lacs</u> <u>Age 36 to45 Rs.10 lacs</u> <u>Age 46 to 50 4 lacs</u>	<u>Age 35 and less Rs.12 lacs</u> <u>Age 36 to45 Rs.8 lacs</u> <u>Age 46 to 50 4 lacs</u>	Rs.8 lacs Age up to 25 Years	<u>Age 35 and less Rs.4 lacs</u> <u>Age 36 to45 Rs.2 lacs</u> <u>Age 46 to 50 1 lacs ;</u> <u>If NSAP I Age 35 and less Rs.3 lacs</u> <u>Age 36 to45 Rs.1 lacs</u> <u>Age 46 to 50 yrs Rs.50000</u>	<u>NSAP II Age 35 and less Rs.2 lacs</u> <u>Age 36 to45 Rs.1 lacs</u> <u>Age 46 to 50 yrs Rs.50000</u> <u>NSAP III</u> <u>Age 35 and less Rs.2 lacs</u> <u>Age 36 to45 Rs.1 lacs</u> <u>Age 46 to 50 yrs Rs.50000</u>
<u>Plan allowed</u>	All Plans including Term rider and PWB but excluding Table Nos.43, 52, 58, 164, and CI Rider	All Plans including Term rider and PWB but excluding Table Nos.43, 52, 58, 164, and CI Rider	All plans excluding Table Nos.43,52,58 ,164,167,177 ,88, 133, Term Rider and CI Rider	Table No. 5 (with PPT 5 to 10), 8, 14, 48, 75, 90, 91, 93, 103, 106, 107, 108, 136, 149, 165, 168, 178, 179, 181, 186, 187, 188,189,191,193 (PWB, Term rider & CI rider are not allowed).	Table No. 14, 48, 75, 90, 91, 93, 136, 149, 165, 178, 179, 181, 186, 187, 188,189, 191,193 (PWB, Term rider & CI rider are not allowed

Last Updated on 30th Sep 2008