

## **UNDERWRITING OF PHYSICALLY HANDICAPED LIVES**

Physical Impairments are classified into two Groups:

- A. Congenital impairments and impairments due to accident.
- B. Impairments acquired due to diseases or as a result of progressive deterioration due to some underlying diseases.

In order to find out whether the impairments comes under Group A and Group B a special questionnaire (deformity questionnaire) has to be completed by the life assured and Medical Examiner. Further in all cases of deformity, the Medical Examiner in his medical report should give the full details of deformity. Also the competent authority giving MHR should find the full details of physical deformity after details enquiry.

It should be noted that proposals on lives of persons who have physical impairments (physically handicapped), can be entertained only if the life to be assured is gainfully employed having adequate income of his /her own and capable of taking sufficient precautions to avoid accidents. Such proposal can be accepted with suitable extra premiums and with certain restrictions as mentioned below:

### **IMPAIRMENTS FALLING UNDER GROUP A**

**WITH LOSS OF ONE LIMB:** At standard rates for all plans except Table Nos. 43, 52, 58, 131, 143, 153

Vide C.O. Circular Ref.: 1901/4 dt. 18.9.2003 , it has been further decided to allow all plans including the above mentioned plans to physical handicapped lives falling under Group A Deformity with loss of one limb at standard rates.

**WITH LOSS OF MORE THAN ONE LIMB:**

- a. Maximum maturity age for Table 164-60 years with standard extra premium @ Rs. 2.00 per thousand S.A. without AB/PDB/EPDB.
- b. maximum maturity age for Table 14,149,162, - 70yrs
- c. Maximum maturity age for table Nos. 48, 75, 90, 91, 93, 95, 152, 154, 155, 156, 157, 160 – 65 years
- d. Extra of Rs. 2.00 % o with AB but without PDB/EPDB both for b & c
- e. Other plans are not allowed.
- f. Disability benefit will not be granted, i.e. Clause 54 is to be imposed.

Irrespective of what has been stated above, any minor disability such as loss of finger and toes etc., can be ignored provided Regional Manager (Actl) is satisfied, on an advice from the ZMR that

- a. Such a minor impairment will not in any way affect the free movements of life to be assured;
- b. The grip is firm and
- c. Thumb and / or forefinger is / are not missing

**IMPAIRMENTS FALLING UNDER GROUP B:**

(Excluding deformities caused by Stroke, paralytic attack, Cerebrovascular accident (CVA), Transient Ischaemic attack (TIA) or nervous disorders with known diagnosis.)

- i. Accident benefit and disability benefit will not be granted (irrespective of the number of limbs lost) i.e. Clause 54 is to be imposed.
- ii. Only Endowment type of assurances with age at maturity not exceeding 65 years may be allowed. The maximum term under the Plan is restricted to 30 yrs.
- iii. Additional extra to be charged for the underlying disease, if any, which caused the loss of limb.
- iv. The case is to be referred to ZUS if the deformity is progressive or associated with other impairments/complications.
- v. Extra to be charged in the cases where deformity is stationary for many years with no known cause:

**A. Loss of one Limb**

Extra of Rs. 2.00 % 0 SA for Table Nos. 14, 48, 90, 75, 93, 95, 154, 155, 156, 157, 162 (Vide C.O. Circular/ Ref.: Actl/1901/4 dt 18.09.2003)

**B. Loss of two limbs**

Extra of Rs. 3.00%o SA for Table Nos. 14, 48, 90, 162 (Vide C.O. Circular Ref.: Actl/1901/4 dt. 18.09.2003)

**C. Loss of three or more limbs-to-be decided at ZUS**