

**Ref: IRDAI/HLT/CIR/MISC/093/04/2020.**

**16<sup>th</sup> April, 2020**

**TO**

All General and Stand alone Health Insurers (Except AIC and ECGC),

**Sub: Providing mandatory medical insurance coverage to workers as part of the National Directives of MHA, GOI**

1. Reference is invited to Order No. 40-3/2020-DM-I (A) dated 15<sup>th</sup> April, 2020 issued as part of the Consolidated Revised Guidelines by Ministry of Home Affairs, GOI. As per the said order, inter alia; the following are stipulated:
  - i. *All industrial and commercial establishments, work places, offices etc. shall put in place arrangements for implementation of Standard Operating Procedure (SOP) before starting their functioning.*
  - ii. *As per clause no. 5 of Annexure – II of the said SOP for social distancing for offices, workplace, factories and establishments, medical insurance for the workers to be made mandatory.*
2. In light of the above, all General and Health Insurance companies may offer comprehensive health insurance policies either to individuals or groups in order to enable the listed organisations / employers / establishments comply with the above referred directions.
3. The insurers are advised to devise comprehensive Health insurance products with simple wordings, conditions and at affordable cost to be offered to the stated organisations.
4. The above referred organisations should be able to continue the Medical Insurance Policy offered by insurers not only for the present situation but for all time.

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MEMBER (Non Life)