



भारतीय बीमा विनियामक और विकास प्राधिकरण  
INSURANCE REGULATORY AND  
DEVELOPMENT AUTHORITY OF INDIA

Ref: IRDAI/HLT/REG/CIR/143/09/2018

05<sup>th</sup> September, 2018

To  
All Life, General and Health Insurers,

**Re: Circular dated 19<sup>th</sup> March, 2018 on exclusions related to Genetic Disorders**

1. Reference is invited to Authority's Circular IRDAI/HLT/REG/CIR/046/03/2018 dated 19<sup>th</sup> March, 2018 issued in pursuance to the judgement of the Hon'ble High Court of Delhi (RFA 610/2016 & CM Nos. 45832/2017 dated 26<sup>th</sup> February, 2018) directing IRDAI to re-look at the exclusionary clauses in the insurance contracts and ensure that insurance companies do not reject claims on the basis of the exclusions relating to genetic disorders.
2. On 27<sup>th</sup> August, 2018, Hon'ble Supreme Court of India while hearing Special Leave Petition (Civil) Diary No(s). 29590/2018, has granted stay on the operation of the said judgement of the Hon'ble High Court of Delhi to the extent of the conclusions and reliefs granted under (F.1)(i) to (v) in the said judgement until further orders.
3. In view of the above stay granted by the Hon'ble Supreme Court of India, Circular no. IRDAI/HLT/REG/CIR/046/03/2018 dated 19<sup>th</sup> March, 2018 stands abated until further orders.
4. However, the claim settlement in respect of all extant policies shall be as per the terms and conditions of the policy contracts as approved by the Authority in accordance to the applicable regulatory framework.

**Member (Non-Life)**