

Portability and Migration Guidelines

Objective

The IRDAI Migration and Portability guidelines are applicable to indemnity-based health insurance policies except Personal Accident and Travel Policies to the extent of the sum insured and the benefits available in the previous policy, irrespective of individual or group policy subject to the Board approved underwriting policy of RQBE.

The guidelines are applicable to both Individual sum-insured and Family floater sum insured policies.

Portability Guidelines:

Definition: - **Portability-** Portability means, a facility provided to the health insurance policyholders (including all members in family cover) of Individual as well as Group Health Insurance Policies, to transfer the credit gained for pre-existing diseases and specific waiting periods from one insurer to another.

- i) **Pre-existing disease (PED)-** Pre-existing disease (PED) means any condition, ailment, injury or disease:
 - a) that is/are diagnosed by a physician not more than 36 months prior to the date of commencement of the policy issued by the insurer; or
 - b) for which medical advice or treatment was recommended by, or received from, a physician, not more than 36 months prior to the date of commencement of the policy.
- ii) **Specific waiting period-** Specific waiting period means a period up to 36 months from the commencement of a health insurance policy during which period specified diseases/treatments (except due to an accident) are not covered. On completion of the period, diseases/treatments shall be covered provided the policy has been continuously renewed without any break.

Portability Sourcing Guidelines:

- I. The Proposed insured person was continuously covered under any similar health insurance policy with any other insurance company.
- II. The Proposed Insured person was insured continuously and without break under another Retail or Group Health Insurance policy.

III. Procedure to Avail portability:

- a. The portability of policy can be availed by submitting the completed proposal form, Portability Annexure along with all previous policy documents and renewal notice of Expiring policy, at least 45 days in advance but not earlier than 60 days from the expiry of the existing health insurance policy.
- b. Policy can be ported only at the time of renewal of the existing health insurance policy.
- c. Waiting period credits shall be extended to pre-existing Diseases and time bound exclusions/waiting periods.
- d. If the proposed Sum Insured is higher than the sum insured under expiring policy, All Waiting period Under respective section shall be applicable on the Increased/Enhanced Sum Insured.
- e. Portability shall be applicable to the sum insured under previous policy and the cumulative bonus acquired under the policy.

The existing insurer shall provide the information sought by the Acquiring insurer immediately but not more than 72 hours of receipt of request through Insurance Information Bureau of India (IIB) <https://iib.gov.in/> portal.

The Acquiring insurer shall decide and communicate on the proposal immediately but not more than 5 days of receipt of information from Existing insurer.

The policyholder is entitled to transfer the credits gained to the extent of the Sum Insured, No Claim Bonus, specific waiting periods, waiting period for pre-existing disease, Moratorium period etc from the Existing Insurer to the Acquiring Insurer in the previous policy.

Migration Guidelines:

Definition: -Migration means, a facility provided to policyholders (including all members under family cover and group policies), to transfer the credits gained for pre-existing diseases and specific waiting periods from one health insurance policy to another with the same insurer.

Individual to Individual/Group (Migration to different product)- Every Individual policyholder (including Members under family floater policy) covered under an indemnity based Individual health insurance policy with Raheja QBE shall be provided an option of migration at the explicit option exercised by the policyholder

- to an Individual health Insurance policy or a family floater policy, or
- to a group health insurance policy, if the member complies with the norms relating to the health insurance coverage under the group policy.

Migration from Group to Individual: Every individual member, including family floater members covered under an indemnity based group health insurance policy with Raheja QBE shall be provided an option of migration at the time of exit from group or in the event of modification of group policy (including revision in the premium rates) to an Individual health Insurance or family floater policy.

Migration shall be applicable to the extent of Sum Insured under the previous policy and Cumulative bonus if any acquired from previous policies.

Only the unexpired/residual waiting period not exceeding the applicable waiting period of the previous policy with respect to preexisting diseases and time bound exclusions shall be made applicable on migration under new policy.

Migration may be Subject to underwriting as follows

- a. for individual policies, if the policy holder continuously covered in the previous policy without any break for a period of three years or more with Raheja QBE, migration shall be allowed without subjecting the policy holder any underwriting to the extent of Sum Insured and the benefits available in the previous policies.
- b. Migration from group policy to individual policy will be subject to Product specific underwriting.
- c. Where underwriting is done the Insurance company has to inform its decision to the insured within 15 days of receiving the request.
- d. Raheja QBE may underwrite the proposal in case of migration, if the insured is not continuously covered for 36 months.

How to Apply:

A policyholder desirous of migrating his/her policy shall be allowed to apply to the Raheja QBE General Insurance Company to migrate the policy along with all members of the family, if any, at least 30 days before premium renewal date of his or her existing policy, however if Raheja QBE is willing to consider even less than 30 days period then Raheja QBE may do so. (Depending upon the STP/NSTP Cases, Claim Experience, Medical lifestyle declaration & condition)

The policy holder should note the clause in policy contract and the prospectus implying that;

Migration is allowed as per the Migration Guidelines as amended from time to time.

Policy holders should initiate an action to approach the Raheja QBE to exercise migration option well before the renewal date to avoid any break in the policy coverage.