

Portability Guideline:

Definition: - Portability means, the right accorded to individual health insurance policyholders (including all members in family cover), to transfer the credit gained for pre-existing conditions and time bounded exclusions, from one insurer to another.

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 Health Insurance policy.
- III. Procedure to Avail portability:
 - a. The portability of policy can be availed of 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 on 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 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.
 - f. We will process the Portability application within 15 days of receiving the complete proposal form and portability form & required Portability documents.

Migration Guideline

Definition: -Migration means, the right accorded to health insurance policyholders (including all members under family and members of group health insurance policy), to transfer the credit gained for preexisting conditions, with the same insurer.

Migration Sourcing Guidelines:

i. Individual to Individual (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 exercisable by the policyholder

a. to an Individual health Insurance policy or a family floater policy, or

b. to a group health insurance policy, if the member complies with the norms relating to the health insurance coverage under the concern group policy.

ii. 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 to an Individual health Insurance or family floater policy.

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

iv. 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.

v. Migration 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 four 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.

vi. 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 the Raheja QBE willing to consider even less than 30 days period then the Raheja QBE may do so. (Depending upon the STP/NSTP Cases, Claim Experience, Medical lifestyle declaration & condition)

Vii. the policy holder should pay attention in the policy contract and the prospectus that;

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

b. policy holder 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.

Vii. We will process the Migration application within 15 days of receiving the complete proposal form and Migration form.