



Ref: IRDA/HLT/MISC/CIR/169/10/2018

08th October, 2018

To

All Insurers

Re: The Human Immunodeficiency Virus and Acquired Immune Deficiency Syndrome (Prevention and control) Act 2017

1. Reference is drawn to the Human Immunodeficiency Virus and Acquired Immune Deficiency Syndrome (Prevention and Control) Act 2017 [HIV and AIDS (Prevention and Control) Act 2017].
2. The provisions of the said Act have come into force with effect from 10th September 2018.
3. As per Sec 3(j) of the said Act,
(3)No person shall discriminate against the protected person on any ground including any of the following, namely:
(j)The denial of, or unfair treatment in, the provision of insurance unless supported by actuarial studies.
4. All insurance companies are hereby directed to comply with the aforesaid provisions of the HIV and AIDS (Prevention and Control) Act 2017 with immediate effect.

Member (Non Life)