



Star Union Dai-ichi
Life Insurance

A joint venture of
  

Underwriting philosophy for offering Insurance coverage to Transgender Customers

Star-Union Dai-ichi Life Insurance strives to ensure that every applicant is underwritten on merit and there is no discrimination in granting Health or Life insurance coverage.

The purpose of this document is to lay down a broad underwriting philosophy to offer Life & health insurance coverage to transgender lives.

In case of a person claiming to be transgender needs to opt for Health or Life Insurance from SUD Life, the person will be recognized as "Third Gender" and such details shall be accepted in the Proposal Form or other applicable forms.

Transgender customers shall be granted insurance based on internal underwriting guidelines and basis the risk represented.