

Migration

- (1) Migration allows health insurance policyholders (including all members under family cover and members of group health insurance policies) to transfer their accumulated benefits for pre-existing conditions and waiting periods within the same insurer. Policyholders can migrate to another health insurance product or plan offered by the company, in accordance with applicable migration guidelines.
- (2) To be eligible for migration, the policyholder must have continuous coverage without any lapses under a health insurance product/plan from the company. The following continuity benefits will apply:
 - i. Any waiting periods specified in the new policy will be reduced by the number of continuous years the insured person was covered under the previous policy.
 - ii. Migration benefits will be available up to the sum of the previous sum insured and any accrued bonus/multiplier benefit (as part of the base sum insured). These benefits do not apply to any additional increased sum insured.
- (3) Policyholders wishing to migrate must submit a request at least 30 days before the renewal date. The company retains the right to evaluate such requests as per its underwriting guidelines. If approved, the policy's commencement date for time-bound exclusions and pre-existing disease coverage will be considered from the first inception date of any indemnity health insurance policy. These benefits will be limited to the sum insured, including any cumulative bonus, provided the policy has been continuously renewed without interruption.
- (4) In the event that a pilot product is discontinued, the insured will have the option to migrate to another available policy as per the applicable provisions.