



भारतीय जीवन बीमा निगम
LIFE INSURANCE CORPORATION OF INDIA

CENTRAL OFFICE, YOGAKSHEMA, J B MARG, PB NO 19953, MUMBAI

Dept: Underwriting & Reinsurance

Ref: U&R / 51 / 2010

3rd November, 2010

To,
All HODs of Central Office,
All Zonal Offices,
All Divisional Offices,
All P&GS Units,
All Branch Offices and Satellite Offices (Through Dos),
Audit & Inspection Depts.,
MDC, ZTCs, STCs

Validity period of Full Medical Report (FMR) and Declaration of Good Health (DGH)

Presently the validity period of the Full Medical Report and Declaration of Good Health (DGH) is as under:-

Sr No	Evidence of health	Validity for standard lives	Validity of sub-standard lives
1.	Declaration of good health (DGH)	3 months for male lives, widows and unmarried ladies. One month in the case of married ladies	Same as standard lives
2.	Full Medical report	6 months	3 months

To ensure speedy completion of proposals and to reduce the cost of medical examination, it has been decided to revise the validity period of the Full Medical Report (FMR) and DGH as under:-

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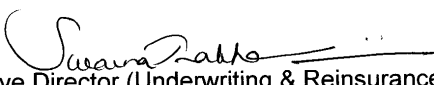
Sr No	Evidence of health	Validity period for standard lives	Validity period for sub-standard lives
1.	Declaration of good health (DGH)	3 months For male lives as well as female lives (married, single and widows)	3 months For male lives as well as female lives(married, single and widows)
2.	Full Medical report	12 months	6 months

There is no change in the validity period of the Proposal Form, special medical reports and HIV Test.

The validity period of the Proposal Form, DGH, FMR and Special Medical Tests following the above revision has been tabulated below:-

Sr No	Evidence of health	Validity period for standard lives	Validity period for sub-standard lives
1.	Proposal form	Six months	Six months
2.	Declaration of good health (DGH)	3 months For male lives as well as female lives (married, single and widows)	3 months For male lives as well as female lives(married, single and widows)
3.	Full Medical report	12 months	6 months
4.	Special medical reports	12 months	6 months
5.	HIV Test	6 months	6 months

The above changes come into force with immediate effect and are applicable to all proposals which will be completed on or after the date of issue of this circular.


 Executive Director (Underwriting & Reinsurance)
