



Ref: CO/NB&R/ 314 /2021

11th October, 2021

To,

All HODs of Central Office,
All Zonal Offices,
All Divisional Offices , All P&GS Units ,
All Branch Offices & Satellite Offices,
Audit & Inspection Depts, MDC, ZTCs, STCs.

Re:- Revised guidelines for Mail Order Business (MOB)

Proposals of Indians living in other countries are obtained vide Mail Order Business if the Proponent is unable to visit India. In Mail Order Business, either the Agent visits the country of Residence and gets all the formalities completed or the Agent canvasses the Business from India and the Proponent completes all the formalities in the country of his / her Residence.

Procedure for Mail Order Business is detailed in circulars reference: Actl /1923 /4 dated 19.12.2003, U&R/66/2012 dated 03.02.2012 & NB&R/145/ 2016 dated 23.11.2016.

A comprehensive review on Mail Order Business has been made and it has been decided to revise the guidelines set out in aforesaid circulars.

The revised guidelines are detailed below:-

1. Presently only NRIs of Group V countries are allowed insurance under MOB. This facility has now been extended to Foreign Nationals of Indian Origin (FNIO) of Group V countries registered as Overseas Citizen of India (OCI) under section 7A of the Citizenship Act 1955. They must have a valid OCI card.
2. Further, MOB is now allowed to minor children, who are FNIOs (by virtue of birth in Foreign country) of Group V countries provided the proposer is Resident Indian / NRI / FNIO with valid OCI card. In all such proposals Juvenile FMR and Video MHR by Branch Manager will be mandatory.
3. In MOB where the Agent does not visit the country of Residence, the following authorities are allowed for witnessing the proposal form:
 - Designated Official of the local Indian Embassy; or
 - Other Indian Diplomatic Representative; or
 - If Diplomatic Representative not available, then by a Notary Public or a Justice of Peace; or
 - Medical Examiner; or

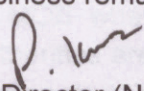
- Employer in respect of employed proponents; or
- Bankers where the proponent has his / her bank account
- In the case of students, by the Dean / Principal of his/her college or the Medical Examiner

In view of the difficulties faced in getting the proposal form witnessed by the above authorities, it is now decided that, in addition to the above, the proposal form can also be witnessed by an NRI or FNIO known to LP (other than blood relations) and living in the same country as Life Proposed and who will be able to produce valid Passport & residence proof (with address in the same country as the Life Proposed).

4. The existing conditions for conducting Medical Examination in Mail Order Business has been reviewed. It has been decided to allow Medical Examination by a Registered Medical Practitioner in Allopathy. The Medical Examiner must mention his / her Registration / License Number in the Medical Report. The details of Photo Id by which the identity of the Life Proposed was established must be clearly mentioned in the MER and a self attested copy of the photo id document must be submitted along with the proposal.
5. All Special Reports as per the applicable Medical Grid must be done from reputed Hospitals / Diagnostic Centres. The identity of the Life Proposed must be established by a photo id and a copy of this photo id with the stamp of the Hospital / Diagnostic Centre must be submitted along with the proposal. The Special Reports need not be necessarily in our prescribed format but must contain all the test values and normal ranges as per our guidelines and formats. The soft copy of the Reports sent by the Hospital / Diagnostic Centre to the life proposed are acceptable.
6. In lieu of Special Questionnaire for Mail Order Business required to be completed by the Agent on his visit to the country of Residence or by the Employer / Dean / Principal / Personal Physician, a common format of MHR is required to be completed by the Agent / DO as per SUC. The format is attached as Annexure I. Where the Agent does not visit the country of Residence, the MHR is to be completed based on Video call. The Development Officer has to give his MHR in the said format if the SUC is beyond the limit of the Agent.
7. Limits of Minimum and Maximum Sum Assured under MOB ie. 10 lakhs and 3 crores respectively remains the same. In respect of multiple proposals proposed simultaneously on a single life, the total Sum Assured of the proposals must be 10 lakhs or more.

Needless to add that the conditions as per Covid guidelines issued from time to time will be applicable to NRIs / FNIOs / OCI.

All other conditions detailed in circulars reference: Actl /1923 /4 dated 19.12.2003, U&R/66/2012 dated 03.02.2012 & NB&R/145/ 2016 dated 23.11.2016 pertaining to Mail Order Business remain unchanged.


Executive Director (New Business & Reinsurance)

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