

**NON – MEDICAL SCHEMES  
(WHETHER MEDICAL EXAMINATION IS REQUIRED OR NOT)**

It depends primarily on the following factors:

1. Type of plan
2. Occupation, age educational qualification.
3. Whether the life proposed is male, or female
4. Current health of life proposed
5. Age of the life to be assured.
6. Proposed and total sum assured.

Insurance under the following cases is granted only after medical examination-

1. Insurance under Tables 2, 43, 52, 58, 131, 133, 143, 153, 160 & 164
2. (a) Under table 103, S.A. up to Rs. One lac can be granted provided the proposer's child illness than one year old; however S.A. of Rs. One lac will not be counted for overall limit of Non-medical schemes.

In other cases, e.g. the proposer does not have a child less than one year old or the proposer is bachelor or his/her proposal can not be considered as above, S.A. of up to Rs. 1 lac can be granted under NMS subject to condition in (b) below.

- (b) Insurance under table 88,89,103,106,107,108,121 and 150 up to max. S.A. of Rs. 2 lacs aggregate in (basic sum assured) admissible under all these plans taken together is granted under Nonmedical (special) scheme; up to age 45 of the life assured and one lac up to age between 46 to 50 yrs age group. For table 91 S.A. upto Rs. 2 lac can be granted under NMS up to age 45 years & S.A. upto Rs. 1 lac for age between 46 to 50 years under non- medical (special) scheme. For table 91 maximum S.A. Rs. 1 lac can be granted to professional under NMG upto age 45 yrs and 50000/- can be granted under NMG to professional's age between 46 to 50 years and up to 40 years of age of major males & literate females (cat- I & II) with own income. (vide C.O. Circular Ref.: Act/1866/4 dt. 20/03/2003).

In all other cases S.A. in excess of above restrictions mentioned under table in point no. 2 insurance will be granted after Medical examination only.

3. Insurance on the life of housewives and illiterate women without income is granted only on medical basis
4. Handicapped life proposed with necessarily be subjected to medical examination.
5. A. Medical report remains in force for a period of 6 months for standard lives and further proposal upto Rs.1 lac S.A. can be entertained within the medical examiner's limit without further medical examination provided declaration by the proposer in Form No. 460 is submitted.

Non – medical Business:

**Basis** for non-medical limits:-

The maximum limits are now based on sum under consideration –i.e. the sum of “Actual Sum Assured” under all the current proposal and policies taken in last two full years (on the basis of date of commencement). Any insurance taken under non-medical business prior to the latest past two full years is not to be considered while deciding the eligibility under “Non-Medical Business”. (vide C.O. Circular Ref.: Act/1889/4 dt. 31/07/2003).

The system of granting insurance under Non-medical Business (without medical examination) under various eligible plans is classified into three (3) categories :-

- I] **NON – MEDICAL SPECIAL,**
- II] **NON-MEDICAL GENERAL**
- III] **NON-MEDICAL EXPRESS**

**1. NON – MEDICAL (SPECIAL) BUSINESS:**

- (A) Personal employed with length of service not less than one year in
- I. Government and quasi Government Offices
  - II. Schools. Hospitals etc. run by Government/ Quasi Government
  - III. State Corporations, industrial undertaking and reputed commercial firms.
  - IV. Other commercial and industrial undertakings, private schools, college etc.

<b>Classes of lives</b>		<b>Maximum Sum Assured (based on SUC only)</b>
Literate major males and SSC passed major females ages between 18 to 45 yrs	Rs. 8 lacs	Rs. 2 lacs under plan No. 91 Rs 2. Lacs aggregate in basic sum assured under plan nos. 88,89,103, 106, 107, 108, 121, 150 taken together under all these plans.
Literate males and SSC passed females ages between 46 to 50 yrs	Rs. 2 lacs	Rs. 1 lac under plan No. 91. Rs. 1 lac aggregate in basic sum assured Under plan nos. 88,89,103, 106, 107, 108, 121, 150 taken together under all these Plans
<b>(B) Commissioned Officers in Armed forces</b>		i) Length of service not less than one year ii) Not below medical category A-1 iii) Not been placed in a lower category during the 2 yrs period prior to the date of proposal.
<b>Classes of lives</b>		<b>Maximum sum assured (based on SUC only)</b>
Commissioned Officers in armed forces not aged over 45 yrs.	Rs. 10 lacs	Rs. 2 lacs under plan no. 91. Rs. 2 lacs aggregate in basic sum assured under plan nos. 89, 88, 103, 107, 108, 121, 150 taken together under all these Plans
Commissioned officers in	Rs. 4 lacs	Rs 1 lac under plan no. 91.

Armed forces aged between 46 & 50 yrs	Rs 1 lac aggregate in basic sum assured under plan no 88, 89, 103, 106, 107, 108, 121, 150 taken together under all these plans.
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**2 NON – MEDICAL (GENERAL) BUSINESS:**

**(A) Self – employee Professionals  
Chartered Accountants, Cost Accountants, Engineers, Architects,  
Management / computer consultants, Doctors, Lawyers, Teachers, LIC agents  
etc.**

Classes of lives	Maximum Sum Assured (based on SUC only)
Professionals aged between 18 to 45 yrs. Rs. 6 lacs	Rs. 1 lacs under plan no. 91 plans allowed 5, 8,14, 48, 75, 90, 91, 93, 95, 149, 152, 154, 155, 156, 157 & 162
Professionals aged between 46 to 50 yrs Rs. 3 lacs	Rs. 50,000/- under plan no. 91 plans allowed – 5, 8, 14, 48, 75, 90, 91, 93, 95, 149, 152, 154, 155, 156 & 157

**(B) Other :**

Classes of lives	Maximum Sum Assured (based on SUC only)
Major males and literate females (cat I & II) will own income (earned or unearned) aged between 18 to 40 yrs. Rs 2 lacs	Rs. 50,000/- under plan no 91. Non-standard age proof: Endowment type – maturity age 65 money back type –maturity age 60 Maximum term – 25 yrs. Plans allowed 14, 48, 75, 90,91,93, 95,149, 154, 155, 156 157
Males and literate females (cat I & II) with own income (earned or unearned) aged above 40 yrs to 45 yrs with standard age proof. Rs. 1 lac	RS. 50,000/- under plan no. 91 non-standard age proof: please refer C.O. Cir Ref. : 1775/4 dt. 02/01/2002. Plans allowed 14, 48, 75, 90, 91, 93, 149, 154, 155, 156, 157
Males and literate females (cat I & II) with own income (earned or unearned) between 46 & 50 yrs with standard. Age proof Rs. 40,000	Plans allowed – 14, 48, 75, 90, 91, 93, 95, 154, 155, 156, 157

**Note :-** Vide C.O. Circular Ref.: Actl/1901/4 dated 18.09.2003 it has been clarified that maximum allowable cover to self employed women falling under category III under Non-medical general Business as under:

- |      |                                       |   |                    |
|------|---------------------------------------|---|--------------------|
| i.   | Not age over 40 yrs                   | - | Maximum Rs. 1 lakh |
| ii.  | 40 to 45 yrs with standard age proof  | — | Maximum Rs. 1 lakh |
| iii. | 46 to 50 yrs. With standard age proof | - | Rs. 40,000/-       |

### 3. NON – MEDICAL EXPRESS:

Maximum sum Under consideration – Rs. 10 lakh

Non – medical Express scheme – The qualifying conditions are given in our C.O. Cr. Ref.: Actl/1730/4 dt. 07/08/2000. It can be made applicable to LIC employees also.

#### Note:

- I. Special Reports-Only sum under consideration will be the basis for calling for special reports. Where SUC is such that it falls within the limits of non-medical business, no special reports are to be called for.
- II. The “Sum Under Consideration” is the sum of “Actual Sum Assured” under all the current proposals and policies taken in last two full years on the basis of date of commencement.  
(vide C.O. circular No. Actl/1889/4 dt. 31.07.2003)
- III. Category II female can be granted S.A. upto Rs. 2 lacs./ 1 lac /40,000/- under NMG as the case may be as per C.O. Cir.ref: Actl/1866/4 20.3.2003 in all cases MHR will be required. However, in case the life to be assured is category III females lives with standard age proof S.A. up to one lac can be entertained and with non- standard age proof S.A. up to Rs. 50,000/- upto age 40 yrs. can be entertained subject to MHR by DM/ZM/CM/ club member or Development Officer or ABM (S) / BM.
- IV. Non –medical (Express) scheme : (vide C.O. circular No. : actl/1730/4 dt. 7.8.2000).
  - a. The scheme will be extended to undertakings operating for a minimum period of 3 yrs with an average turnover of Rs. 50 crores during this period. For this purpose the copies of audited balance sheet and profit & Loss A/c. for last three yrs are to be obtained. Manager (NB) is required to screen the application for introduction of the scheme and the SDM/DM - in charge is empowered to finalise the scheme on the basis of recommendation of Manager (NB).
  - b. Non-medical Express scheme granted to the employer will be reviewed every 2 yrs. Manager (NB) will call for the audited Balance Sheet and Profit & Loss A/c for the last three years for review. If the turnover has fallen below Rs. 50 crores, the employer will have to be taken out of Non-medical (Express) Scheme. No further proposals need to be entertained under the scheme. The report on the review and initial finalisation note are to be sent to Central Office.
  - c. Submission of leave record for the last 3 yrs is necessary to apply for cover under the scheme.
  - d. Maximum insurance cover Based on SUC per block of every two years is Rs. 10 lacs under Non-medical express schemes upto age 45 yrs and Rs. 3 lacs

for age over 45 years to 50 yrs. (Vide C.O. Circular Ref.: Actl./1916/4 dt. 24.11.2003)

- e. A report is to be obtained from the proposer's personal medical attendant in case proposer has service less than 3 yrs, but more than one year service.
- f. MHR by development Officer is to be insisted upon except in case of agents who are Chairman's Club member.
- g. The concept of SUC as applicable to Non-medical is also extended to this scheme.
- h. The other terms & conditions applicable to Non-medical (special) scheme will hold good for this scheme also.
- V. Ages mentioned are to be taken as age nearer birthday (NBD)
- VI. A fresh proposal for Rs. 30000 under Table – 91 can be considered under NMG scheme with self declaration without charging any for non-standard age proof if all previous policies under Table – 91 are less than Rs. 50000 under NMG scheme with self declaration as a age proof.  
(Vide C.O. Cir. Ref.: Actl/1891/4 dtd. 05/08/2003)