

## LIST OF COUNTRIES WITH RESIDENCE RATING

### 1) Residence Group I

Residence Group I will include the following 18 countries:

	Countries		Countries
1	Afghanistan	10	Liberia
2	Burundi	11	North Korea
3	Chad	12	Pakistan
4	Democratic Liberia Western Sahara Republic of the Congo (Zaire)	13	Palestine
5	Chechen Republic	14	Somalia
6	Haiti	15	Sudan
7	Iran	16	Western Sahara
8	Iraq	17	Yemen
9	Israel - West bank, Gaza, Jerusalem	18	Zimbabwe

NRIs and Foreign Nationals of Indian origin residing in the above countries will be allowed insurance cover without charging any residence extra:

i. Under Table Nos. 48, 162, 171, 167 and 175, 178, 802 with Single Premium Mode Only (for Table No. 167 with premium paying term 3-5 yrs)

Maximum policy term of 15 years

Maximum Sum Assured of Rs. 10 lacs

All pension products without any life cover can be allowed without any limit without charging residence extra to NRIs but not Foreign Nationals of Indian origin.

### 2) Residence Group II

Residence Group II will include the following 39 countries:

	Countries		Countries
1	Angola	21	Guinea
2	Albania	22	Guinea Bissau
3	Algeria	23	Ivory Coast
4	Swaziland	24	Sierra Leone
5	Solomon Islands	25	Niger
6	Azerbaijan	26	Nigeria
7	Bosnia	27	Papua New Guinea
8	C African Republic	28	Russia - Ufa/Bashkiristan/Chechn Ethiopia iya/Ossetia
9	Colombia	29	Rwanda
10	Comoros	30	Tajikistan
11	El Salvador	31	Tanzania
12	Equatorial Guinea - Malabo	32	Togo
13	Eritrea	33	Uganda
14	Ethiopia	34	Uzbekistan
15	Guatemala	35	Venezuela -Remote areas
16	Kyrgyzstan	36	Yugoslavia(Serbia)

17	Macedonia	37	Zambia
18	Madagascar	38	Georgia
19	Mali	39	Senegal
20	Monteserrat		

NRIs and Foreign Nationals of Indian origin residing in the above countries will be allowed insurance cover without charging any residence extra:

i. Under Table Nos. 48, 162, 171, 167 and 175, 178,802  
with Single Premium Mode Only(for Table No. 167 with premium paying term 3-5 yrs)

Maximum policy term of 15 years

Maximum sum Assured of Rs. 25 lacs

All pension products without any life cover can be allowed without any limit without charging residence extra to NRIs but not Foreign Nationals of Indian origin.

NRIs and Foreign Nationals of Indian origin residing in countries mentioned in Residence Group I and II will not be allowed insurance under other plans.

### 3) Residence Group III

Residence Group III will consist of the following 29 countries:

	Countries		Countries
1	Benin	16	Djibouti
2	Botswana -Gaborone	17	Ecuador
3	Burkina Faso	18	Gabon
4	Cambodia	19	Ghana
5	Cameroon	20	Mozambique
6	Jamaica	21	Mauritania
7	Kazakhstan	22	Micronesia
8	Laos	23	Moldova
9	Lesotho	24	Mongolia
10	Malawi	25	Myanmar (Burma)
11	Nicaragua	26	Gambia
12	Paraguay - remote areas	27	Guyana
13	Peru - other cities	28	Honduras
14	Suriname	29	Namibia
15	Tibet (China)		

NRIs and Foreign Nationals of Indian origin residing in the above countries will be allowed cover with a residence extra of Rs. 4 %0 for a maximum rated up sum assured of Rs. 25 lacs. The insurance will be offered under plans other than pure term insurance (Table Nos. 43, 52, 58, 164 & 190). Term rider and CI rider will also not be allowed.

### 4. Residence Group IV

Residence Group IV will consist of the following 4 countries:

	Countries		Countries
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1	Kenya	3	Lebanon
2	Turkmenistan	4	Armenia

NRIs and Foreign Nationals of Indian origin residing in the above countries will be allowed cover with a residence extra of Rs. 3 %0 for a maximum rated up sum assured of Rs. 50 lacs. The insurance will be offered under plans other than pure term insurance (Table Nos. 43, 52, 58, 164 & 190). Term rider and CI rider will also not be allowed.

## 5. Residence Group V

Residence Group V will consist of the following 11 countries:

	Countries		Countries
1	Morocco	7	Peru - Lima
2	Bolivia	8	Panama
3	Vietnam - Other	9	Belarus
4	Ukraine	10	Egypt
5	Tunisia	11	Indonesia
6	Phillipines		

NRIs and Foreign Nationals of Indian origin residing in the above countries will be allowed cover with a residence extra of Rs. 2 %0 for a maximum rated up sum assured of Rs. 1 cr. The insurance will be offered under plans other than pure term insurance (Table Nos. 43, 52, 58, 164 & 190). Term rider and CI rider will also not be allowed.

## 6. Residence Group VI

Residence Group VI will consist of the following 6 countries:

	Countries		Countries
1	Argentina - major cities	4	Paraguay - major cities
2	Costa Rica	5	Tonga - Nukualofa
3	Cuba	6	Dominican Republic

NRIs and Foreign Nationals of Indian origin residing in the above countries will be allowed cover with a residence extra of Rs. 1 %0 for a maximum rated up sum assured of Rs. 1 cr. The insurance will be offered under plans other than pure term insurance (Table Nos. 43, 52, b8, 164 & 190). Term rider and CI rider will also not be allowed.

In addition to the above, NRIs and Foreign Nationals of Indian origin residing in Residence Groups III to VI can be allowed cover without charging any residence extra as follows:

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- i. Under Table Nos. 48, 162, 167, 171, 175, 178 and 802 with Single Premium Mode Only
- ii Under Table No. 167 (with premium paying term 3-5 yrs)

Maximum policy term of 15 years

Maximum sum Assured

Group 111- Rs 25 lacs

Group IV - 50 lacs

Group V & VI - 1 Cr

All pension products without any life cover can be allowed without any limit without charging residence extra to NRIs but not Foreign Nationals of Indian origin.

Proposals from residents of Libya, Syria are to be postponed till further instructions.

## 7. Residence Group VII

Residence Group VII will consist of the following 99 countries:

	Countries		Countries
1	Andorra	51	Luxembourg
2	Anguilla	52	Macau (part of China)
3	Antigua & Barbuda	53	Madeira
4	Aruba	54	Oman
5	Australia	55	Poland
6	Austria	56	Portugal
7	Bahamas	57	Qatar
8	Bahrain	58	Reunion (France)
9	Bangladesh	59	Romania
10	Barbados	60	Russia-Major cities
11	Belgium	61	S Korea
12	Belize	62	Saudi Arabia
13	Bermuda	63	Seychelles
14	Bhutan	64	Singapore
15	Brazil	65	Vietnam - Ho Chi Minh City
16	British Virgin Islands	66	Slovak Rep
17	Brunei	67	Slovenia
18	Bulgaria	68	South Africa (Cape Town, Johannesburg, Pretoria, Bloemfontein, Durban)
19	Canada	69	Spain
20	Canary Islands	70	Sri Lanka
21	Cape Verde	71	St Kitts and Nevis
22	Chile	72	St Lucia
23	China	73	St Martin (France & Holland)
24	Croatia	74	Malaysia - Kuala Lumpur
25	Cyprus	75	Maldives
26	Czech	76	Malta
27	Denmark	77	Martinique ( France)
28	Estonia	78	Mauritius
29	Falkland Islands (UK)	79	Mexico
30	Fiji	80	Monaco
31	Finland	81	Nepal
32	France	82	Netherland Antilles
33	Germany	83	Netherlands
34	Gibraltar	84	New Caledonia
35	Greece	85	New Zealand
36	Greenland	86	Norway
37	Guadeloupe	87	St Vincent and Grenadines
38	Guam	88	Sweden

39	Hong Kong	89	Switzerland
40	Hungary	90	Taiwan
41	Iceland	91	Thailand
42	Ireland	92	Trinidad & Tobago (TT)
43	Israel - Tel Aviv	93	Turkey
44	Italy	94	Turks and Caicos
45	Japan	95	U.A.E.
46	Jordan	96	UK
47	Kuwait	97	US Virgin Islands
48	Latvia	98	USA
49	Leichtenstein	99	Venezuela - Caracas
50	Lithuania		

Proposals from NRIs residing in the above 98 countries can be accepted without charging any residence extra under all plans of assurance and in accordance with the existing guidelines applicable to NRIs. However, critical illness rider will not be allowed.

Executive Director (Underwriting & Reinsurance)