

Annexure “A”- REVISED RESIDENCE GROUPS 2016

1. Residence Group I :

Residence Group I will include the following 18 countries:

Name of the country	Name of the country	Name of the country
Afghanistan	Iran	Palestine
Burundi	Iraq	Somalia
Chad	Israel – West Bank, Gaza, Jerusalem	Sudan
Chechen Republic	Liberia	Western Sahara
Democratic Republic of the Congo (Zaire)	North Korea	Yemen
Haiti	Pakistan	Zimbabwe

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

i. Under Table Nos. 816, 817, 818 i.e. Endowment type **Single Premium Plans**. Only those single premium plans will be allowed where Actual Sum Assured is lower than the single premium paid i.e. where enhanced death benefit in the form of sum assured as a multiple of single premium is available, those plans will not be allowed.

Maximum policy term of 15 years

Maximum Basic Sum Assured of Rs. 10 lacs

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

2. Residence Group II:

Residence Group II will include the following **39 countries**:

Name of the country	Name of the country	Name of the country
Angola	Ethiopia	Myanmar (Burma)
Armenia(Nagorno- Karabakh)	Guatemala	Nepal (South Terai Region, Birgank, Janakpura, Rangeli)
Azerbaijan (others)	Guinea	Niue
Bangladesh (Rangpur (district), Jhanjali, Machanganj, Mymensingh, Naogaon, Rohanpur, Rajshahi(district), Ishurdi, Khulana(district), Sylhet(district) and Chittagong (district)	Guinea Bissau	Papua New Guinea
Burkina Faso	Honduras	Peru (Ayachuco, Apurimac, Cusco, Junin and Huancavelica regions, Ene Apurimac River Valley-VRAE)

Cameroon	Indonesia, (Aceh, Papua, Central Sulawesi Maluku, border with East Timor)	Philippines (Mindanao, Sulu Archipelago, Zamboanga Peninsula) (Occupations other than Military, Security, Mineral Extraction & Energy sector)
Central African Republic	Ivory Coast	Russia (Chechnya, Dagestan, Ingushetia, Kabardino-Balkaria, Karachay-Cherkessia, North Ossetia)
Cote d Ivoire	Kyrgyzstan	Rwanda
Colombia	Madagascar (others)	Sierra Leone
Djibouti	Mali	Tajikistan
– Ecuador (Carchi, Sucumbios, Imbabura, Esmeraldas)	Montserrat	Togo
Equitorial Guinea – Malabo	Morocco(Other)	Uzbekistan
Eritrea	Mozambique (Nampula, Manica, Sofala)	Venezuela – (Others)

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

i. Under Table Nos. 816, 817, 818 etc. i.e. Endowment type **Single Premium Plans**. Only those single premium plans will be allowed where Actual Sum Assured is lower than the single premium paid i.e. where enhanced death benefit in the form of sum assured as a multiple of single premium is available, those plans will not be allowed.

Maximum policy term of 15 years

Maximum Basic Sum Assured of Rs. 25 lacs

ii All pension products without any life cover can be allowed without any limit without charging residence extra to NRIs but not to 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 7 countries:

Name of the country	Name of the country	Name of the country
Comoros (HIV)	Niger (HIV)	Turkmenistan
Lebanon		Uganda (HIV)
Nicaragua (HIV)	Nigeria (HIV)	

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 (TRSA) of Rs. 150 Lacs**, subject to submission of HIV, as detailed in the circular for the specified countries as above, irrespective of sum proposed. The insurance will be offered under plans other than pure term insurance (Table Nos. 822, 823 & 825).

Riders allowed: AB rider will be allowed.

No rider other than above will be allowed.

4. Residence Group IV :

Residence Group IV will consist of the following 53 countries:

Name of the country	Name of the country	Name of the country
Albania	Georgia	Mozambique (Others) (HIV)
Algeria	Ghana (HIV)	Namibia (HIV)
Armenia (Others)	Guyana (HIV)	Nepal (Others)
Azerbaijan (Baku only)	Indonesia (Others)	Panama
Bangladesh (Others)	Jamaica (HIV)	Paraguay (others) (Occupation other than police & Security)
Benin (HIV)	Kazakhstan (Standard occupations only)	Peru (Other than Lima) & (Other than Ayacucho, Apurimac, Cusco, Junin & Huancavelica Regions, Ene-Aurimac River Valley, (VRAE) -
Bosnia	Kenya (HIV)	Samoa
Botswana (HIV)	Kiribati (HIV)	Sao Tome and Principe
Cambodia	Kosovo	Senegal (HIV)
Cape Verde (HIV)	Lesotho (HIV)	South Africa (HIV)
Costa Rica (HIV)	Macedonia	Suriname (HIV)
Dominica (HIV)	Madeira (HIV)	Swaziland (HIV)
Dominican Republic (HIV)	Malawi (HIV)	Tanzania (HIV)
Ecuador (Others) (HIV)	Mauritania	Tibet (China)
Egypt	Moldova	Tunisia
El Salvador	Mongolia	Vanuatu (HIV)
Gabon (HIV)	Montenegro	Zambia (HIV)
Gambia (The Gambia) (HIV)	Morocco (Casablanca, Fez, Tangier, Marrakesh, Sale, Meknes, Rabat)	

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 (TRSA) of Rs. 250 Lacs** subject to submission of HIV, as detailed in the circular for the specified countries as above, irrespective of sum proposed. The insurance will be offered under plans other than pure term insurance (Table Nos. 822, 823 & 825).

Riders allowed along with basic plan: AB Rider will be allowed.

No rider other than above will be allowed.

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

Under Table Nos. 816, 817, 818 with Single Premium Mode Only with maximum policy term of 15 years, and subject to restriction of sum assured applicable to respective group. Only those single premium plans will be allowed where Actual Sum Assured is lower than the single premium paid i.e. where enhanced death benefit in the form of sum assured as a multiple of single premium is available, those plans will not be allowed.

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.

5. Residence Group V

NRIs and Foreign Nationals of Indian origin residing in the countries under Residence Group V will be allowed cover without charging any residence extra. Residence Group V will consist of the following **121 countries**:

Name of the country	Name of the country	Name of the country
Andorra	Greenland	Poland
Anguilla	Grenada	Portugal
Antigua & Barbuda	Guadeloupe	Qatar
Argentina	Guam	Reunion (France)
Aruba	Hong Kong (Part of China)	Romania
Australia	Hungary	Russia (Others)
Austria	Iceland	S Korea
Bahamas	Ireland	San Marino
Bahrain	Israel - Tel Aviv	Saudi Arabia
Barbados	Israel-Other cities, except West Bank, Gaza, Jerusalem	Serbia
Belarus	Italy	Seychelles
Belgium	Japan	Singapore
Belize	Jordan	Slovak rep
Bermuda	Kuwait	Slovenia
Bhutan	Laos	Solomon Island
Bolivia	Latvia	Spain
Brazil	Liechtenstein	Sri Lanka
British Virgin Islands	Lithuania	St Kitts and Nevis
Brunei	Luxembourg	St Lucia
Bulgaria	Macau (part of China)	St Martin (France & Holland)
Canada	Madagascar (Capital only)	St Vincent and Grenadines
Canary Islands	Malaysia	Sweden
Cayman Islands	Maldives	Switzerland
Chile	Malta	Taiwan
China	Marshall Islands	Thailand

Croatia	Martinique (France)	Tonga – Nukualofa
Cuba	Mauritius	Trinidad & Tobago (TT)
Curacao	Mexico	Turkey
Cyprus	Micronesia	Turks and Caicos
Czech Republic	Monaco	Tuvalu
Denmark	Nauru	U.A.E.
Estonia	Netherland Antilles	UK
Falkland Islands (UK)	Netherlands	Uruguay
Fiji	New Caledonia	US Virgin Islands
Finland	New Zealand	USA
France	Norway	Vatican
French Guiana	Oman	Venezuela - Caracas
French Polynesia	Palau	Vietnam - Ho Chi Minh City
Germany	Paraguay- major cities (Occupation other than police & Security)	Vietnam-Others
Gibraltar	Peru – Lima (Other than Ayacucho, Apurimac, Cusco, Junin & Huancavelica Regions, Ene-Aurimac River Valley, (VRAE)	
Greece	Philippines (Occupations other than Military, Security, Mineral Extraction & Energy sector)	

Proposals from NRIs & FNIOs residing in the above 121 countries can be accepted without charging any residence extra under all plans of assurance and in accordance with the existing guidelines applicable to NRIs & FNIOs.

Riders allowed to NRIs along with basic plan: New Term Rider, PWB Rider and AB Rider.

Riders allowed to FNIOs along with basic plan: Only AB Rider & New Term Rider (for Residence Group V only) & PWB Rider only in case of proposals on Minor lives (for Residence Group V only).

No rider other than above will be allowed.

Mail Order Business: Minimum Basic Sum Assured : Rs. 10 Lacs (in the multiples of Rs. 1 Lac), Maximum insurance cover (TRSA) allowed Rs. 300 Lacs subject to conditions specified in the Circular.