

ANNEXURE-V

This section deals with Residence Rating applicable to different countries which are divided in to 8 groups. Common features are that

- a. There are a few restrictions on high risk plans in some cases depending on nature of job/employment undertaken. Sum assured is restricted to certain limit depending on country group and earning capacity of the proposer.
- b. House wife/ child is not given insurance cover in respect of Group-I to Group-VII.
- c. Key man insurance, partnership insurance, Term Rider & Critical Illness Rider are generally not allowed.
- d. Occupations involving more risk, excessive manual labor, hazardous environment, etc. would be dealt with separately.
- e. These are the general guidelines and the decision of the underwriter would be final in all such matters.

Residence Group I

Residence Group I will include the following 26 countries and Residence Extra is not charged. A few plans like Limited payment endowment (Table 48), Jeevan Rekha (Table 152), New Jeevan Shree-I (Table 162), Jeevan Pramukh (Table 167), Bima Bachat (Table 175), New Jeevan Dhara & New Jeevan Akshay are allowed.

Afghanistan	Haiti	Rwanda
Algeria	Iraq	Sierra Leone
Burundi	Israel - West bank, Gaza, Jerusalem	Somalia
Central African Republics		Sudan
Chad	Ivory Coast	Tajikistan
Chechen Republic	Liberia	Venezuela – remote areas
Democratic Republic of the Congo (Zaire)	Macedonia	Western Sahara
	Niger	Yemen
Ethiopia	North Korea	
Guinea	Palestine	

Residence Group II

Residence Group II will include the following 37 countries and Residence Extra is not charged. A few plans like Limited payment endowment (Table 48), Jeevan Rekha (Table 152), New Jeevan Shree-I (Table 162), Jeevan Pramukh (Table 167), Bima Bachat (Table 175), New Jeevan Dhara & New Jeevan Akshay are allowed.

Albania	Guatemala	South Africa (except Cape Town, Johannesburg, Pretoria, Bloemfontein, Durban)
Angola	Guinea – Bissau	
Azerbaijan	Indonesia – Other	
Belarus	Iran	
Bosnia / Herzegovina	Kyrgyzstan	Swaziland
Casamance	Madagascar	Togo
Colombia	Mali	Tanzania
Comoros Island	Montserrat	Uganda

Congo (Brazzaville)	Nigeria	Uzbekistan
Egypt – (other than Cairo)	Panama	Yugoslavia (Serbia, Montenegro, Kosovo)
El Salvador	Papua New Guinea	
Equatorial Guinea	Russia – other	Zambia
Eritrea	Senegal	Zimbabwe
Georgia	Solomon Island	

Residence Group III

Residence Group III will include the following 6 countries and Residence Extra of Rs. 5 per thousand Sum Assured would be charged:

Ecuador	Laos	Myanmar
Jamaica	Mongolia	Tibet

Residence Group IV

Residence Group IV will include the following 17 countries and Residence Extra of Rs. 4 per thousand Sum Assured would be charged:

Botswana	Honduras	Mozambique
Cambodia	Kazakhstan	Nicaragua
Cameroon	Lesotho	Paraguay - remote areas
Djibouti	Libya	Peru
Gabon	Malawi	Syria
Ghana	Moldova	

Residence Group V

Residence Group V will include the following 7 countries and Residence Extra of Rs. 3 per thousand Sum Assured would be charged:

Armenia	Israel – Tel Aviv	Philippines	Ukraine
Gambia	Lebanon	Turkmenistan	

Residence Group VI

Residence Group VI will include the following 8 countries and Residence Extra of Rs. 2 per thousand Sum Assured would be charged:

Bolivia	Indonesia-Major Cities	Vietnam
Bulgaria	Kenya	Venezuela –Caracas
China (except Beijing & Shanghai)	Namibia	

Residence Group VII

Residence Group VII will include the following 18 countries and Residence Extra of Re. 1 per thousand Sum Assured would be charged:

Argentina	Croatia	Paraguay – Ascension
Benin	Cuba	Russia – Major Cities
Brazil	Dominican Republic	Suriname
Brunei	Guyana	Tonga – Nuku'alofa
Burkina Faso	Mauritania	Tunisia
Costa Rica	Micronesia	Turkey

Residence Group VIII

Residence Group VIII will include the following 56 countries and no Residence Extra is charged.

Australia	Egypt – Cairo only	Malaysia- Kuala Lumpur	Seychelles
Austria	Fiji	Lumpur	Singapore
Bahamas	Finland	Maldives	South Africa (Cape Town, Johannesburg, Pretoria, Bloemfontein, Durban)
Bahrain	France	Mauritius	
Bangladesh	Germany	Mexico	
Barbados	Gibraltar	Nepal	South Korea
Belgium	Greece	Netherlands	Spain
Belize	Hong Kong	New Zealand	Sri Lanka
Bhutan	Hungary	Norway	Sweden
Canada	Ireland	Oman	Switzerland
Chile	Italy	Poland	Taiwan
China – Beijing & Shanghai	Japan	Portugal	Thailand - only Bangkok
	Jordan	Qatar	UAE
Cyprus	Kuwait	Romania	UK
Denmark	Luxemburg	Saudi Arabia	USA