

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

STARRED QUESTION NO:496  
ANSWERED ON:28.04.2000  
INSURANCE COVER TO AIDS VICTIMS  
ASHOK NAMDEORAO MOHOL;C. KRISHNAN

**Will the Minister of FINANCE be pleased to state:**

- (a) whether the Government are aware that Life Insurance Corporation is refusing the policies of those who are suffering from HIV/AIDS;
- (b) if so, the details thereof and the reasons therefor;
- (c) the number of cases refused by LIC to settle the claims of AIDS victims during the last three years;
- (d) whether the Health Ministry have approached the LIC to take suitable decision on the issue;
- (e) if so, the reaction of Government thereto; and
- (f) the steps taken by the Government to provide insurance coverage to AIDS patients?

**Answer**

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI V. DHANANJAYA KUMAR) :

- (a) and (b) The Life Insurance Corporation (LIC) of India has informed that the life insurance business is organised on commercial lines which provides for financial relief to the family on the death of the life insured. LIC follows the general principles of underwriting of insurance, which is accepted all over the world and therefore insurance cover is not granted to certain category of persons including AIDS/HIV affected persons when they apply for life insurance cover. However, LIC does not withdraw the insurance cover given to a person who is already having a life insurance policy and who subsequently contracts HIV/AIDS.
- (c) The Life Insurance Corporation of India has informed that they have not denied to settle any claims of AIDS Victims who were having a policy.
- (d) No, Sir.
- (e) Does not arise.
- (f) Government do not have any proposal in this behalf.