

Annexure - IV

Annexure "A"- REVISED RESIDENCE GROUPS 2016

This section deals with Residence Ratings applicable to different countries which are divided in to 5 groups. Common features are :

1. There are few restrictions on high risk plans and also mode of payment in some cases depending on Residence group/ nature of job/employment undertaken. Sum assured is restricted to certain limit depending on the country group and earning capacity of the proposer.
2. Housewives and children are not given insurance cover in respect of class-I to III.
3. **KMI**, Partnership insurance , Critical illness rider are generally not allowed.
4. Please refer plan details under "Product" under our website www.licindia.in.
5. Jeevan Akshay plan is allowed to FNIOs having valid overseas citizen of India (OCI) card subject to certain terms and conditions.
6. Occupations involving more risk, excessive manual labor, hazardous environment etc would be dealt with separately.
7. These are the general guidelines and the decision of the underwriter would be final in all such matters.

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 Conao (Zaire)	North Korea	Yemen
Haiti	Pakistan	Zimbabwe

NRIs and Foreign Nationals of Indian ongnIn residing in the above countries will be allowed insurance cover without charging any residence extra only under single premium plans subject to some conditions.

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 Terrai Region, Biraank, Janakpura, Ranaeli)
Azerbaijan (others)	Guinea	Niue
Bangladesh (Rangpur (district), Jhanjali, Machanganj, Mymensingh, Naogaon, Rohanpur, Rajshahi(district), Ishurdi,	Guinea Bissau	Papua New Guinea

Khulana(district), Sylhet(district) and Chittagong (district)		
Burkina Faso	Honduras	Peru (Ayachuco, Apurimac, Cusco, Junin and Huancavelica regions, Ene Apurimac River Valley-VRAE)
Cameroon	Indonesia, (Aceh, Papua, Central Sulawesi border with East Timor) Maluku,	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	Kyrazvstan	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 only under single premium plans subject to some conditions.

2. 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	Niger	Turkmenistan
Lebanon		Uganda
Nicaragua	Nigeria	

NRIs and Foreign Nationals of Indian origin residing in the above countries will be allowed cover with a residence extra of **Rs. 3 %0**.

3. 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)
Algeria	Ghana	Namibia
Armenia (Others)	Guyana	Nepal (Others)
Azerbaijan (Baku only)	Indonesia (Others)	Panama

Bangladesh (Others)	Jamaica	Paraguay (others) (Occupation other than police & Security)
Benin	Kazakhstan (Standard occupations only)	Peru (Other than Lima) & (Other than Ayacucho, Apurimac, Cusco, Junin & Huancavelica Regions, Ene-Aurimac River Valley, (VRAE) -
Bosnia	Kenya	Samoa
Botswana	Kiribati	Sao Tome and Principe
Cambodia	Kosovo	Senegal
Cape Verde	Lesotho	South Africa
Costa Rica	Macedonia	Suriname
Dominica	Madeira	Swaziland
Dominican Republic	Malawi	Tanzania
Ecuador (Others)	Mauritania	Tibet (China)
Egypt	Moldova	Tunisia
El Salvador	Mongolia	Vanuatu
Gabon	Montenegro	Zambia
Gambia (The Gambia)	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**.

4. 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		Sweden
Cayman Islands	Maldives	Switzerland
Chile	Malta	Taiwan
China	Marshall Islands	Thailand
Croatia	Martinique (France)	Tonga - Nukualofa
Cuba	Mauritius	Trinidad & Tobago (TT)
Curacao	Mexico	
Cyprus	Micronesia	Turkey
Czech Republic	Monaco	Turks and Caicos
Denmark	Nauru	Tuvalu
Estonia	Netherland Antilles	U.A.E.
Falkland Islands (UK)	Netherlands	UK
Fiji	New Caledonia	Uruguay
Finland	New Zealand	US Virgin Islands
France	Norway	USA
French Guiana	Oman	Vatican
French Polynesia	Palau	Venezuela - Caracas
Germany	Paraguay- major cities (Occupation other than police & Security)	Vietnam - Ho Chi Minh City
		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