Article Date	Headline / Summary	Publication
07 Nov 2026	Insurance Query: Inclusivity is key	The Hindu Business Line

Insurance Query: Inclusivity is key



Every individual can access insurance, has the right to understand the coverage and receive support when a claim arises. I am hearing-and-speech-impaired. Can I buy an insurance policy and complete the claim process without facing communication barriers?

Tejashwini

Yes, you absolutely can. Insurance is meant to protect lives, and every individual must be provided with the opportunity to be covered. Accessibility and inclusion are important to the larger objectives of the insurance industry. The regulatory framework also recognises the need to cater to persons with disabilities. The IRDAI Master Circular on Protection of Policyholders' Interests also provides comprehensive guidelines in this area. Products are made available in compliance with various laws, including the Rights of Persons with Disabilities Act, 2016, the Mental Healthcare Act, 2017, and other applicable laws. This means that whether for health, motor, home, or other forms of general insurance, coverage options are designed to serve everyone, accommodating diverse needs and ensuring inclusivity. For a person with hearing or speech impairment, insurers already have in place multiple communication modes and access services, allowing customers to choose the method that works best for them. When taking an insurance plan, the standard procedure requires the customer to complete the proposal form with accurate declarations, KYC documents, age and identity proof and, where applicable, relevant medical records. Those with disabilities can, however, obtain a disability certificate from an authorised certifying institution, including government hospitals or other recognised medical institutions. Customers can also authorise a representative to assist them with declarations or other parts of the process, wherever required. These provisions and multiple channels of engagement make it possible for customers with diverse needs to access and manage the insurance process with greater ease. When it comes to claims, the process is designed to provide customers with multiple ways to reach out to their insurer. A policyholder or claimant can intimate a claim through various channels, including in person, via a distribution partner, a Third-Party Administrator (TPA), an authorised empanelled hospital or garage, the insurer's authorised call centre, or any other mode specified in the policy document. Once the claim is intimated, the insurer initiates the next steps and provides the necessary assistance in accordance with the terms and conditions of the policy. For individuals who are hearing-and-speech-impaired, insurers provide a wide range of communication options to ensure a seamless interaction. Claims and service requests can be raised through digital platforms such as websites, mobile apps, or email, eliminating the need for verbal communication. Support is also available via WhatsApp messaging, chatbots, and text-based helplines, while social media platforms provide an avenue for queries and updates. Branch visits can be facilitated through written notes, mobile text messages, or email/chat shown on a phone. These inclusive measures ensure that every policyholder, regardless of the disability, can access claim services with ease and dignity. The collective responsibility of the insurance industry is to ensure that every individual can access insurance, understand the coverage and receive the support they need when a claim arises. Inclusion is not just about offering a policy; it is about ensuring that every individual can participate in the entire insurance journey with dignity and confidence

through the multiple channels offered by insurers today. The author is Chief Technical Officer - Commercial, Bajaj General Insurance