

Pre-Existing-Disease Dispute Guide

Insurance

Document type: Plan / SOP / strategy / guide · Generated 15 Oct 2026

This guide explains what the tool produces, how to use the output, and what to watch for. The actual output (draft/report) is generated on the tool page.

Background

Guides challenging a pre-existing-disease denial using waiting-period completion, the genuine-unawareness argument and the 8-year moratorium rule under IRDAI. Use it when a claim is denied on PED grounds. To draft the formal appeal, use the Claim Denial Appeal Letter.

Purpose of this tool & output

Challenge a PED-based claim denial

How the output is used

Use the guide to challenge a pre-existing-disease (PED) based claim denial with the medical and policy grounds.

Important cautions

AI-generated guide; the IRDAI moratorium and PED norms are strong protections; verify your policy tenure.

Companion documents

- Claim Denial Appeal Letter
- Mediclaim Rejection Analyzer
- Pre-Authorization Denial Appeal
- TPA Escalation Letter
- IRDAI Ombudsman Complaint Builder
- Claim Documentation Checklist

This is AI-assisted guidance. Verify with a qualified professional before any binding decision. Fees, authorities and processes vary by state and change over time — confirm with your state authority.