

FREQUENTLY ASKED QUESTIONS REGARDING ONLINE POLICIES

1. Which policies are available for online renewal/ purchase?

- a. Policies which can be purchased online are Motor (Two-wheeler & Private car)/ Family Medicare Policy/ Individual Health Policy /Arogya Sanjeevani/ Super Top-Up/ Uni-Criticare/ Overseas Travel Insurance/ Yuvaan Health/ Personal Accident/ Saral Suraksha Bima/ Janata Personal Accident/ Overseas Medclaim / Householder / Shopkeeper/ Bharat Griha Raksha/ United Value Griha Raksha.
- b. Policies which can be renewed online are Motor policy (Two-wheeler, Private car and Commercial vehicle)/ Individual Health/ Family Medicare / Arogya Sanjeevani/ Super Top-up/ Uni-Criticare/ Yuvaan Health/ Personal Accident/ Saral Suraksha Bima/ Janata Personal Accident/ Householder/ Shopkeeper/ Bharat Griha Raksha/ United Value Griha Raksha.

2. When will I be able to renew my policy?

- a. Policy can be renewed 30 days prior to the expiry date of policy till the date of expiry. For e.g., if the policy expiry date is 30 April then the policy can be renewed between 01 April to 30 April (midnight).

3. Why am I unable to renew my motor policy?

- a. Policy should not be having any previous claim.
- b. Vehicle should not be more than Ten years old (applicable for Package policies only, not applicable in case of Liability only/Third-party only policy).
- c. Some critical data might not have been entered in the original policy.

4. Why am I unable to take/renew my health policy?

- a. In case any insured is more than 60 years old or has any adverse medical history, then health policy cannot be taken from online.
- b. Health policy can be renewed even if the previous policy has a claim but customers cannot enhance the sum insured during renewal.

5. Why am I unable to renew my Personal Accident policy?

- a. Policy should not be having any previous claim.



6. Can I renew my expired policy online / is there any grace period given for renewal?

- a. Expired policies cannot be renewed online.
- b. The provision of 30 days grace period is available only for health policy and the policy in grace period can be renewed through agent/office only.
- c. Health policy renewed in grace period will have continuity benefits but in case, any claim arises between the period of expiry date and grace period renewal date, that will not be entertained.

7. How to renew my policy if I am not able to do it online?

- a. In such a case, you should visit the original policy issuing office or any of our nearest offices.
- b. Our pan-India offices can be located using given link: <https://uiic.co.in/branch-locator>

8. Will I be able to check the status or download a policy document which I have taken offline i.e., from a branch or through an agent/dealer?

- a. You can verify any online/offline policy details from below Path: <https://uiic.co.in/> ---> Customer Services --> Verify Your Policy
- b. Policy documents can be downloaded from our website only for those policies which are issued/ renewed online. For such policies, below path can be used to download policy documents: <https://uiic.co.in/> ---> Customer Services --> Check Payment Status / Online Policy Download
- c. For policies issued by our office or through agents or through our intermediary portals, kindly contact the respective office or agent or intermediary portal to obtain the policy document.

9. How can I make the payment?

- a. You can make the payment through any mode given below:
Internet banking / Debit card / Credit card / UPI/ BBPS

10. What are the parameters I need to note down regarding my payment?

- a. Transaction ID
- b. Date of transaction
- c. Transaction amount
- d. Name of payee/insured



11. How to get a refund if I make a duplicate payment and my account is debited more than once?

- a. Note down the particulars as mentioned in point-10 above.
- b. Send these details to: online.policy@uiic.co.in
- c. We will initiate the refund and process it within 5 working days.

12. How do I receive my policy documents?

- a. Link for downloading the policy will be sent to the E-mail ID and mobile number provided by the customer in contact details.

13. I made an online payment but do not know whether it is successful or not

Or

I made a successful payment, but I didn't receive the policy documents in e-mail.

- a. Confirm whether payment is debited or not from your account.
- b. If payment is debited, your policy will be generated.
- c. Follow these steps to know policy status/download policy document:
 - i. Go to our website: www.uiic.co.in
 - ii. Go to Customer Services -> Check Payment status / Online Policy download.
 - iii. Click on it and enter either the transaction ID or the old policy number or the new policy number.
 - iv. You have to know either transaction ID or old policy number to use this facility.
- d. If you don't know either of those, contact us at: online.policy@uiic.co.in
- e. You can directly visit the same link mentioned in above steps from below path:
- f. <https://uiic.co.in/> ---> Customer Services --> Check Payment Status / Online Policy Download

14. How do I view terms and conditions of the policy?

- a. In the home page, a link is there on the menu bar called "Downloads". All the terms and conditions are available there.

15. Who is the TPA for health policies?

- a. The TPA for fresh policies bought online, customers can select from the available TPAs as per the Office chosen by the customer.
- b. For renewal policies, customers can select one TPA from the available options.

16. I didn't receive the health cards, even after taking a health policy online.

- a. If you have not received the health cards within 30 days of taking the new policy, provide the following details to your policy issuing office mentioned in policy document:
 - i. Copy of policy.
 - ii. Scanned photos in JPEG format of all the insured (if photos not uploaded while taking policy).
- b. If the policy has been renewed without break, then originally issued health cards are still valid.

17. Can I have correction/ modification in policy (e.g. correction in name/ age/ other details, adding Own Damage cover in motor policy, adding extra insured in health policies etc.)?

- a. Yes, it is possible from the Policy issuing Office only.
- b. Kindly write mail to the respective Policy issuing office Email id given in the policy document.
- c. Or visit our nearest branch office with a copy of policy and proofs required for the corrections.
- d. Or list out the corrections and send a mail to: online.policy@uiic.co.in
- e. The modification will be done by the respective branch and no request for correction can be entertained online.

18. Can I update the engine number, chassis number, registration number etc.?

- a. No. Customers are not allowed to modify engine number/ chassis number/ registration number, etc.
- b. Customers are advised to visit the nearest office for any changes to be done for vehicle details in the policy.



19. Can I cancel an online policy?

- a. Online cancellation of policy is not possible. For cancellation of policy, kindly write mail to the respective policy issuing office Email id given in the policy document.

20. Are online policy documents valid, can I show them to the police/ hospital?

- a. Yes, they are perfectly valid.
- b. They are system generated documents.
- c. Stamp need not be affixed. Stamp duty is paid and retained at the office.

21. How to Register in Customer Portal?

- a. Customers have to register and login in our Customer Portal, to underwrite proposals and make payment for policy generation.
- b. Go to the UIIC website and click on the 'LOGIN' menu.
- c. Then click on the 'CUSTOMER' option in the drop down to open the registered customer portal login page.
- d. Click on the 'REGISTER' link available at the bottom of the login page to open the registration page. Enter the required details and click on the Submit button.
- e. An OTP will be sent to the entered mobile number. Submit this OTP to complete the registration process.

22. How to Login to Customer Portal after Registration?

- a. Go to the UIIC website and click on the 'LOGIN' menu.
- b. Then click on the 'CUSTOMER' option in the drop down to open the registered customer portal login page.
- c. In the Login page, enter the registered mobile number and click on the 'GET OTP' button. An OTP will be sent to the registered mobile number.
- d. Enter the OTP and enter the Captcha, then click on the 'LOGIN' button.
- e. After successful login, the home page will open. Customers can choose from the menu to proceed further.



23. Why is there a consent required to be selected by the customer for “Other Insurer Renewal” of Motor policies?

In order to reduce the data entry done by the customers and to improve the user experience, we are fetching the RC details directly from the source and for that, below mentioned consent is required.

a. I provide authorization to access my Digilocker account to fetch RC details (Applicable for a DigiLocker account holder whose RC details are stored in the account).

- If the customer has a Digilocker account linked with Aadhaar number (or) the customer is willing to create a Digilocker Account for storing their documents, then they can link their Digilocker account with us.
- Once the above consent is agreed, the customers would be redirected to Digilocker Sign-In/Sign-Up page.
- After entering the credentials, permission for UIIC to access the Digilocker account would be requested and upon accepting it, linking would be completed.
- The above mentioned Sign-In/Sign-Up process is a one time process.
- Thereafter only a mandatory consent required by Digilocker would be displayed for the customer to agree to fetch the RC document and be used for data verification.
- **The Mandatory consent required by Digilocker:**
 - I provide my consent to share my Aadhaar Number, Date of Birth and Name from my Aadhaar eKYC information with the Ministry of Road Transport and Highways for the purpose of fetching my RC Document into DigiLocker.