



FREQUENTLY ASKED QUESTIONS REGARDING ONLINE POLICIES

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

- a. Policies which can be *purchased* online are Motor (2-wheeler & Private car)/ Health/ Personal Accident/ Overseas Mediclaim/ Householder/ Shopkeeper/ Pravasi Bhartiya Bima Yojana
- b. Policies which can be *renewed* online are Motor (2-wheeler & Private car)/ Health/ Personal Accident/ Householder/ Shopkeeper

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

- a. Only from 30 days before the expiry date of policy till the date of expiry

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 five years old (applicable for Package policies)
- c. Some critical data might not have been entered in the original policy

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

- a. Policy should not be having any previous claim
- b. In case any insured is more than 60 years old or has any adverse medical history then the proposal would automatically go for internal approval which is a time consuming process

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

- a. Policy should not be having any previous claim
- b. If the sum assured is more than Rs.10 lakhs then the proposal would automatically go for internal approval which is a time consuming process



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 but currently 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 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 case, you should visit the original policy issuing office or any of our nearest office
- 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 copy which I have taken offline i.e. from a branch?

- a. No, currently this facility is not available on our website
- b. You can check the status or download policy copy if it is bought/ renewed online

9. How can I make the payment?

- a. You can make the payment through any mode given below:

Internet banking / Debit card / Credit card / IMPS

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 refund if I make a duplicate payment and my account 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. Policy would be sent in the E-mail ID provided in your contact details
- b. **No hard copies shall be sent**, even on request

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:
 - Go to our website: www.uiic.co.in
 - At the bottom right corner, a link is there named as: "Verify Payment Status"
 - Click on it and enter either the transaction ID or the new policy number
- d. You have to know either transaction ID or new policy number to use this facility
- e. If you don't know either of those, contact us at: **online.policy@uiic.co.in**
- f. You can directly visit the same link mentioned in above steps from below:

<https://portal.uiic.in/CUSTOMERPORTAL/findPolicy.jsp>



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

a. In the home page, a link is there on 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 is *Vidal Health TPA*, headquartered at Bangalore

b. For renewed policies, the existing TPA will be retained

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 20 days of taking the policy, send the following details at : **online.policy@uiic.co.in**

i. Policy document received in mail

ii. Scanned photos in JPEG format (if photos not uploaded while taking policy) of all the insureds

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 but only for those policies which have been originally bought online

b. If you bought your policy online i.e. policy number starts with 311101 or 011101, it is taken care of by our online support team

c. List out the corrections and send a mail to: **online.policy@uiic.co.in**

d. If your policy number starts with any other digits, the modification will be done by the respective branch and no request for correction can be entertained online



18. Can I Update engine number, chassis number, registration number etc.?

- a. Yes, you may do it. We enable and disable the fields based on certain validations, and if the field is displayed as editable, you can correct the engine number and chassis number
- b. But, if it is disabled and you are unable to modify it, then you are advised to visit the office

19. Can I cancel an online policy?

- a. Yes, you can cancel policies which are originally bought online (i.e. policy number starts with 311101/011101)
- b. Send cancellation request email along with policy details to: **online.policy@uiic.co.in**
- c. Refund for the same will be made according to the company prescribed rules

20. Are online policy documents valid, can I show them to 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 defaced and retained at the office