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 (Blocked for the Time being)/Arogya Sanjeevani/ Corona Kavach/Personal Accident/ Overseas Mediclaim (Blocked for the Time being)/ Householder / Shopkeeper

   b. Policies which can be renewed online are Motor policy (Two-wheeler & Private car)/Individual Health/ Family Medicare / Arogya Sanjeevani/ Corona Kavach/ Super Top-up/Personal Accident/Householder/Shopkeeper/ HomeInsurance (Simplified Fire)

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

   a. Policy can be renewed 30 days before the expiry date of policy till the date of expiry. For e.g., if 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 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 previous policy has claim but customer cannot enhance

   sum insured during renewal

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.15 lakhs then PA policy cannot be taken from online

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 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 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 copy/document 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

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

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 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. Policy would be sent to the E-mail ID provided in your contact details
   b. *No hard copies shall be sent for online policies*, even on request

13. I made an online payment but do not know whether it is successful or not
<div align="center">**Or**</div>

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

   - Go to Customer Services -→ Check Payment status / Online Policy download

   - Click on it and enter either the transaction ID or the old policy number or the new policy number

   - 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:

   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 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, it is as per the Office Chosen by the customer

  b. For renewal policies, the Option is there to select one TPA from the available 3 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 copy:
  - Policy document received in mail
  - 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 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 List out the corrections and send a mail to: **online.policy@uiic.co.in**

  d. 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 nearest office

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 police/ hospital?

a. Yes, they are perfectly valid

b. They are system generated documents

c. Stamp need not be affixed. Stamp duty is paid, defaced and retained at the office

21. How to Register in Customer Portal?

a. Online Customer has to registered and login to underwrite proposal and make payment for policy generation.

b. Go to the UIIC website then click on the 'LOGIN' menu.

c. Then click on the 'Customer' option in drop down to open registered customer portal login page.

d. After opening the Login page, click on 'Register' link available in the bottom of the login page to open registration page. Here enter the required details and click on Submit button.

e. An OTP will be sent to the entered mobile number. Use this OTP to complete registration process.

22. How to Login to Customer Portal after Registration?

a. Go to the UIIC website then click on the 'LOGIN' menu.

b. Then click on the 'Customer' option in drop down to open registered customer portal login page.

c. After opening the Login page, enter the registered mobile number and click on GET OTP button.

d. After this enter the OTP sent on the mobile number and enter the Captcha, then click on Login button.

e. After successful login, home page will be opened. Customer can click on the menu to proceed further.

23. Why there is 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 copy directly from the source and for that either of the below 2 consents are required.

a. **I provide authorization to access my Digilocker account to fetch RC document.(Applicable for DigiLocker account holder)**

− 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 onetime process.

− There after only a mandatory consent required by Digilocker would be displayed for the customer to agree to fetch the RC document and 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.

b. **I provide consent to access the RC document from Ministry of Road Transport and Highways.**

− If the customer does not have a Digilocker account and has practical difficulty in opening a Digilocker account, then this consent shall be selected and agreed by the customer.

− This would provide us the consent to access the RC document from the Ministry of Road Transport and Highways through Digilocker for verifying the vehicle details.