

### **FAQs for HDFC Life customers during the Covid-19 pandemic**

In these unprecedented times, our commitment and responsibility to the safety and wellbeing of our Customers, Employees and Partners remains as strong as ever. We assure you that our teams are doing their best to ensure that processes operate seamlessly and services remain unaffected. However, unforeseen disruptions may affect the speed of our response or availability at some touch points like branches and call center and we request you to bear with us. [Our digital service avenues are available for you on a 24\\*7 basis from the comfort and safety of your homes.](#) We request you to reach out to our manual touch-points like call centers, emails desks and branches only for urgent matters.

[We also urge you to stay insured for yourself and your family's protection in the current situation.](#)

You may have a few questions for us at this time, which we have answered below for your convenience.

#### **1. Where can I reach out to HDFC Life for my queries or policy service related requirements?**

We are available on the following service touch points:

- WhatsApp Bot Ety: Send a "Hi" on +91 8291890569 or just click here <http://bit.ly/2eQnHF>
- My Account Customer Portal: <https://myaccount.hdfclife.com/> for all policy service queries
- HDFC Life Mobile App: Mobile app links on Google Play Store and iOS Apple Store are as below:-  
<https://play.google.com/store/apps/details?id=com.hdfclife.activities>  
<https://apps.apple.com/in/app/hdfc-life-insurance-app/id900441427>
- Facebook Messenger [https://www.facebook.com/HDFCLife/?ref=br\\_rs](https://www.facebook.com/HDFCLife/?ref=br_rs)
- Elle Virtual assistant: Chat with Elle on [shorturl.at/iwEOZ](http://shorturl.at/iwEOZ)
- Pay your premiums online at [https://onlinepayments.hdfclife.com/HDFCLife/quick\\_pay.html](https://onlinepayments.hdfclife.com/HDFCLife/quick_pay.html)
- Email Desk: Write to us at [service@hdfclife.com](mailto:service@hdfclife.com) & [nriservice@hdfclife.com](mailto:nriservice@hdfclife.com) (NRI customers only)
- Call Center: Call us on 1860-267-9999, 10 AM- 7 PM between Monday - Saturdays, (Local charges apply)
- Missed Call Services: Select services like fund value, premium amount and premium due date can be availed by giving us a missed call at +91 800 000 6609
- HDFC Life Website: You can visit us at <https://www.hdfclife.com>

#### **NOTE:**

- Given the lockdown scenario across the country, you may experience delays in response at our email desk and call centers. We urge you to avail the digital service platforms.
- Step by step details on usage of digital assets are mentioned at the end of this document.

## **2. Where can I pay my Policy Premiums and revive my lapsed policies?**

You can pay your premiums through any of our digital payment avenues mentioned below:

- Visit our web [https://onlinepayments.hdfclife.com/HDFCLife/quick\\_pay.html](https://onlinepayments.hdfclife.com/HDFCLife/quick_pay.html). You just need to enter your policy number and date of birth for authentication.
- We accept payments on payment apps such as PayZapp and Paytm
- We are available as a registered biller on BBPS (BHARAT bill pay system) of various banks
- Drop us a message on our WhatsApp no. +91 8291890569 to receive the premium payment link
- Payments are also accepted at HDFC and Axis Bank branches. Axis Bank accepts cash payment for premium less than INR 50,000/-. HDFC Bank does not accept payment for lapsed policies.
- You can also make premium payments on the HDFC Life App. Upon entering your policy number and date of birth, the details of the premium amount, due date and frequency will get auto populated.
- Details regarding the premium amount, frequency and due date are also available on My Account, Mobile App, Ety WhatsApp Bot, Facebook messenger and Elle Chatbot.

## **3. What would be the grace period for my insurance policy in the current Pandemic situation?**

As per IRDAI recommendations over financial insurgency due to Pandemic COVID-19, extension of grace period will apply as follows:

<b>Renewal premium due date</b>	<b>Details</b>
01-Mar-2020 to 30-Apr-2020	Extension of grace period by 30 days by default

However, you can pay the due premium(s) anytime before the expiry of the extended grace period, to avoid policy lapse.

## **4. From when will the extended grace period be effective for my policy as per the recommendation?**

The extended grace period will apply immediately on expiry of the standard grace period, as specified in your policy document. Generally, policies with Annual, Half-yearly or Quarterly premium payment frequency have a standard grace period of 30 days and in case of monthly premium, the grace period is 15 days. However, it is recommended to refer to your policy document for the same.

## **5. How can I submit the Personal Health Statement for revival of my lapsed, paid-up or discontinued policy?**

You can mail the soft copy of your completely filled and signed Personal Health Statement to [service@hdfclife.com](mailto:service@hdfclife.com) from your registered email ID.

## **6. Is repayment moratorium on loan announced by RBI applicable on the loan taken against my insurance policy?**

Moratorium will not be applicable as the loan taken is against your insurance policy given by the insurance company. Also, this loan does not have any impact on your credit scores.

## **7. How will I get my maturity payouts?**

Our teams will ensure that your policy maturity benefits are paid to you in a timely manner.

- You would have received maturity intimation from us 180 days before the maturity date along with the list of documents required to process maturity.
- You can email the required documents to us from your registered email ID or upload them on the 'My Account' portal or submit them on the WhatsApp number - 8291901004.
- In case of any further requirements, we will reach out to you on your registered email ID.
- To ensure seamless and timely payouts, please ensure your NEFT and PAN details are updated with us. You can visit our customer portal to update these details.

## **8. How can one intimate a death claim or a health policy claim?**

- We are fully committed to be with you in your moment of need. The Nominee can visit the nearest branch office for assistance in case the branch offices are operational.
- In case your nearest branch is non-operational owing to various COVID-19 advisories, you can write to us at [service@hdfclife.com](mailto:service@hdfclife.com). You can also call us on 1860-267-9999 for death claim intimations and queries on Monday - Saturday between 10:00 am - 7:00 pm.
- We have enabled a simple '3 Click Claim' process for some policies where one can register a death claim and submit the documents for death claims processing. The link is available at <https://lifeeasy.hdfclife.com/claims>
- For HDFC Life Health Assure plans, please contact our (TPA) Paramount Health Services on the toll free number 1800227922 or you can write an email to [contact.hdfclife@paramounttpa.com](mailto:contact.hdfclife@paramounttpa.com)

## **9. How can I perform my ULIP transactions such as Fund Switch and Premium Redirection?**

- You can visit our portal, My Account and proceed to the 'Transact Online' tab for transactions like fund switch and premium redirection.
- The transactions can be carried out on the HDFC Life mobile app as well

**10. Where can I get my policy related statements like Annual Premium, Premium Receipts and Fund Statements?**

- You can download policy related statements by logging into our My Account portal and clicking on the 'E-Statement' tab (Unit Statement, Annual Premium Statement, Premium Receipts, etc.)
- You can drop us a message on our WhatsApp no. +91 8291890569 for Premium Receipt and Annual Premium Statement (APS)
- In case you face any issues in downloading statements, write to us at [service@hdfclife.com](mailto:service@hdfclife.com) from your registered mail ID.

**11. Can I make alterations to my policy such as change in Name, Address, Nominee, etc. in the current situation?**

Given the difficult times, we urge you to request for only critical policy alteration requests. You can visit our customer portal, My Account, for policy alteration requests. Mentioned below are details to process various types of alteration requests on our portal.

- For personal details alterations such as permanent address, communication address, contact details, name change, PAN and NEFT details visit the tab 'Personal Details' on the portal.
- For changes in policy related details such as Nominee, Beneficiary, Life Assured, Appointee, etc., visit the 'My Policy' tab on the portal.
- For any other alteration requests, you can write to us at [service@hdfclife.com](mailto:service@hdfclife.com) from your registered mail ID.

**12. Where can I get answers to my other queries?**

- Ety WhatsApp bot will be able to answer most of your generic queries
- You can also use the Facebook messenger to get your queries resolved
- Elle, our chat bot available on the website can also cater to generic queries
- In case you are not satisfied with the same, you can write to us at [service@hdfclife.com](mailto:service@hdfclife.com) from your registered mail ID
- You can call us on 1860-267-9999, 10 AM- 7 PM between Monday – Saturdays

### 13. How can I avail maturity settlement option under current pandemic situation?

In view of the COVID-19 scenario, we have enabled a settlement option for your maturity proceeds for Unit Linked policies maturing up to 31st May 2020.

Through this option, you can continue to remain invested in the markets and opt to receive your maturity payments in instalments for upto five years

- The policyholder has the option to take the fund value in periodical installments over a period which can be extended to 5 years from the date of maturity.
- The first installment will become payable on the maturity date.
- The policyholder will be given a choice to decide the payout frequency and the settlement period at the time of opting for settlement option. The payout frequency and the settlement period once selected cannot be altered any time. The units will be redeemed systematically in equal installments during the settlement period. This is illustrated further with 3 examples.

S No.	Payout frequency	Settlement period	Total number of installments	Proportion of units redeemed per installment (% of number of units at maturity date)
1	Annual	4 years	4	25%
2	Quarterly	1 year	4	25%
3	Semi-annual	5 years	10	10%

The risk cover ceases and the fund continues to be invested during this period.

- Only Fund Management Charge will be levied on the fund during the settlement period
- The policyholder will be unable to exercise any partial withdrawals or switches during the settlement period.
- During the settlement period, the policyholder shall have an option to withdraw the entire fund value at any time without levying any charge.
- The inherent risk will be borne by the policyholder during the settlement period.
- The above provisions are not applicable to linked pension products and all variable insurance products.

## Steps to use digital assets for policy servicing

### **1. How do I use the Customer Portal 'My Account'?**

If you have never used 'My Account' before, you need to register yourself through a few simple steps.

- Go to <https://myaccount.hdfclife.com/>
- Enter Policy No --> DOB --> Generate OTP --> Select Secret question --> Create Password

After registration, you can log into My Account using any of the 3 options mentioned below:

- Log in using Client ID (Preferred option): Enter client ID and generate OTP or enter password. In case you do not remember your client ID, you can check it on Ety WhatsApp Bot # 8291890569.
- Log in using registered email ID: Enter the registered Email ID and request for OTP or enter password
- Log in using Mobile number: Enter your registered mobile number and request OTP or enter password

You can also access the My Account portal by visiting our HDFC Life website.

### **2. How do I use the HDFC Life Mobile App?**

- Download the HDFC Life app from Google Playstore (Android Users) or iOS App Store (iOS users)
- If you are logging in for the first time, click 'Sign up'
- Enter First Name, Last Name, Mobile no, E-mail ID, desired password, State, City and DOB
- 'Sign in' into the app now.
- Upon signing in, you can select either of the two options to log in: Mobile no. / email ID or My Account details. Upon entering the details, you will get logged in to the app.
- Once logged in, click on My Account
- You can use client ID, policy no, email ID or mobile no. to trigger an OTP for authentication
- Enter the OTP and you can access My Account on the HDFC Life app
- You will continue to remain logged in until the time you log out of the app.

### **3. How can I use Ety WhatsApp Bot?**

- Send a 'Hi' message on # 8291890569 through your registered mobile number and the bot will authenticate you automatically
- In case the 'Hi' message is sent from a non-registered number, one has to authenticate the Mobile number followed by DOB and OTP
- Enter the serial number of the query you want to be answered by the bot
- You can also try using free text chats to ask questions pertaining to your policies

#### **4. Steps to use Facebook Messenger Bot.**

- Click on the link [https://www.facebook.com/HDFClife/?ref=br\\_rs](https://www.facebook.com/HDFClife/?ref=br_rs)
- Click on the Facebook messenger icon
- Click on get started
- Click on Sure, I'm excited
- Click on Policy Servicing and you will be directed to the messenger bot to answer your queries

#### **5. Where can I log into Elle?**

- Visit the HDFC Life website and proceed to the Customer Service section to access the Elle Bot
- You can also chat with Elle after logging into the Customer Portal "My Account"
- You can access the Elle bot by clicking on [shorturl.at/iwEOZ](http://shorturl.at/iwEOZ)

**Stay Safe and take care of yourself and your loved ones!**