

# My Service

## Guide Book



# Welcome to **HDFC Life**

'Customer centricity' is our core value at HDFC Life & as a leader in Indian life insurance space, we have a vision to be the 'easiest to deal with' for our esteemed customers.

Happy to share this comprehensive service guidebook. This will help you to have a quick understanding of how to get various services throughout the tenure of your life insurance policy & beyond.

It will enable you to choose from our array of service touch points, as per your personal convenience, to get a wide range of services including premium payment, policy update, payouts, claim settlement etc.

Kindly go through this service guidebook & do refer it whenever you need to avail any service from us.









**This is a clickable PDF**



**Click on the icons ; it will take you to the respective service platforms.**

**Press Ctrl+F and put the keyword to easily reach the section you intend to refer**

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# Service at your convenience



## WhatsApp - ETTY



Chat with our WhatsApp BoT ETTY (8291890569) from your registered mobile number. You can communicate in 8 different languages.

[Click Here](#)

## Chat BoT- Elle



Chat with our website chat bot Elle for any services. You can access it even without logging in.

[Click Here](#)

## My Account



Track your policy details & raise your service request online via My Account. For new users please register here first.

[Click Here](#)

## SimplyQlik



Experience policy servicing at your convenience for selected services. Use your registered Mobile Number or Email ID for availing the services.

[Click Here](#)

## HDFC Life Insurance App



The HDFC Life Insurance App aims at fulfilling dual objective of purchasing insurance policies and policy servicing.

[Click Here](#)

## HDFC Life Avatar- Zoey



Zoey is our digital avatar, who emulates human gestures. Zoey can answer 500+ general queries and 40+ policy specific queries.

[Click Here](#)

## Call Center



- Call us at 1860 267 9999 Mon-Sat 10 am to 7 pm.
- For NRI customer please call at +91-8916694100 (Mon to Sat: 10 am to 7 pm ist - local charges applicable)

## Email



- Write to us at [service@hdfclife.com](mailto:service@hdfclife.com)
- NRI Customers : Please write to us at [nriservice@hdfclife.com](mailto:nriservice@hdfclife.com) (From your registered mail id)

## Branch Visit



If it is absolutely necessary for you to visit a branch, our Branch Locator will help you to find the nearest HDFC Life branch across India.

Branch servicing hours: Monday to Friday - 9:30 AM to 3:30 PM  
Saturday- 9:30 AM to 1 :00 PM

[Click Here](#)

Note: Branches are closed on Sundays, national holidays and region- specific holidays. Branch opening and closing time may change based on geography and circumstances. You can check the same in our website before visiting any branch



## Policy Servicing at Various Touch points

Policy servicing touch points at a glance . To avail the mentioned policy services refer the ticked (✓) touch points

Policy servicing	Whats app	Elle	Zoye	My Account	HDFC Life APP	Simply Qlik	Email	Branch	Forms & Download
Change in Contact No/ Email	✓	✓	✓	✓	✓	✓	✓	✓	<a href="#">Click here</a>
Change in Address	✓	✓	✓	✓	✓	✓	✓	✓	<a href="#">Click here</a>
NEFT- Bank A/C update	✓	✓	✓	✓	✓	✓	✓	✓	<a href="#">Click here</a>
Change in Nominee	✓	✓	✓	✓	✓	✓	✓	✓	<a href="#">Click here</a>
Fund Switch	✓	✓	✓	✓	✓	✓	✓	✓	<a href="#">Click here</a>
Premium Redirection	✓	✓	✓	✓	✓	✓	✓	✓	<a href="#">Click here</a>
Change in Mode	✓	✓	✓	✓	✓	✓	✓	✓	<a href="#">Click here</a>
Change in Nominee DOB	✓	✓	✓				✓	✓	<a href="#">Click here</a>
NACH - Standing Instruction	✓	✓	✓	✓			✓	✓	<a href="#">Click here</a>
Annuity Life Certificate	✓	✓	✓				✓	✓	<a href="#">Click here</a>
Annual Premium Statement	✓	✓	✓	✓			✓	✓	NA
Unit Statement	✓	✓	✓	✓			✓	✓	NA

Note: Respective forms and downloads given above can be changed time to time based on statutory and compliance requirements

### Give a missed call

Give a missed call on 08000006609 to get details on your premium amount, due date & fund Value (For Unit Linked Plans only), Premium Amount and Due Date.

### Track Your Service Requests

You can easily track the status of your Policy servicing requests through our website by clicking on the track now option providing policy no, your date of birth and typing the captcha code.

[Track Now](#)



Give a missed call from your HDFC Life registered mobile number to 9222273574 for opting WhatsApp

# Pay premiums



## Auto Debit (SI/ECS)

For ensuring seamless premium payment towards your policies please submit or tag NACH - SI/ECS mandate to your policy . Click on the below touch points to tag your policy with NACH -SI/ECS.



WhatsApp @  
8291890569



Chat with Elle



Register online



Register through  
MyAccount



Ask Zoey



Visit nearest  
Branch

## Quick Pay



Scan the QR code or click the below link and pay your premium through Net banking, Credit card, Debit card and wallets.

[Click Here](#)

## My Account



Pay the premium online using available options e.g. Net banking, Credit card, Debit card and wallets.

[Login](#)

## HDFC Life App



Pay through Net banking, Credit card, Debit card, and wallets.

[Download App](#)

## Paytm



scan the QR Code in Paytm app to Pay or click the below button through mobile to pay your renewal premium .

[Click Here](#)

## NSDL



Customers having eIA account (Electronic Insurance Account) can pay their HDFC Life renewal premium through NSDL platform.

[Login](#)

## BBPS



Now pay the renewal premium through BHIM, BBPS enabled internet Banking, Mobile Banking and Digital wallets

[Click Here](#)

## Visit HDFC Life Branches



You can submit Cheque /DD at HDFC Life branch for renewal premium payment.

[Click Here](#)

## Visit HDFC Bank Branches



Pay premiums for In-force policies only, by cheque or demand draft drawn in favour of HDFC Life at any HDFC Bank branch.

[Click Here](#)

# Pay premiums



## Common Services Center



Pay renewal premium through CSC outlets by cash mode up to INR 49,999 & receive instant payment acknowledgements.

[Click Here](#)

## Airtel Payment Bank Outlets



Pay renewal premium through Airtel Payments Bank outlets by cash mode up to INR 49,999 & receive instant payment acknowledgements.

[Click Here](#)

## Visit Axis Bank Branches



Make renewal premium payments by cheque/ demand draft or cash( up to INR 49,999) at your nearest Axis Bank branch.

[Click Here](#)

## APT Online Outlets



Andhra Pradesh and Telangana customers can now pay renewal premium at any AP Online outlet by cash up to INR 49,999.

[Click Here](#)

## MP Online Outlets



Madhya Pradesh customers can now pay renewal premium at any MP Online outlet by cash up to INR 49,999.

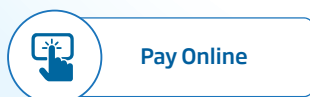
[Click Here](#)

## When does a policy get lapsed ?

If the premiums are not paid within the grace period then the policy will be lapsed and all benefits will be ceased. A lapsed policy can be revived within 2 years from the date of lapsation, subject to the conditions mentioned in the Life Insurance contract.

## How to revive a lapsed policy?

Pay your premium through online or visit the nearest HDFC Life branch for reviving your policy. If policy gets lapsed for more than 6 months then you have to fill up the required documents. Depending on the policy features & conditions 'Personal Health Statement (PHS) & COVID Questionnaire needs to be submitted.



Pay Online



Visit nearest Branch



Digital PHS



Digital COVID Questionnaire

### Note :

- KYC documents required for payments made by acceptable third party relations.
- Policies other than in force (Lapsed, Paid Up, Disc., Terminated) will be revived/ reinstated subject to under writing guidelines of HDFC Life. Please refer the policy document/ HDFC Life website for details.





## Maturity Payout

To receive your maturity payout on due date, please submit NEFT documents (if not submitted earlier) at the below touch points.



WhatsApp @  
8291890569



My Account



Email



Visit nearest Branch

## Moneyback Payout

To receive your moneyback payout on due date, please submit NEFT documents (if not submitted earlier) at the below touch points.



Email



Visit nearest Branch

## Partial Withdrawal

You may avail this facility by submitting the Partial Withdrawal Request Form duly filled up along with required documents at any HDFC Life branch. Your request will be processed subject to the product norms and features.



Download form



Visit nearest Branch

## Surrender Payout

You have taken this policy to financially secure your future needs and meet your long term goals, so we recommend you to stay invested and continue. But in case you want to terminate the contract prematurely before the stipulated term, you may visit the nearest branch along with the filled up form and required documents to avail it.



Visit nearest Branch

## Free look Cancellation Payout

In case you are not agreeable to any of the provisions stated in the Policy, avail any one of the below touch point with required documents to return the policy, stating the reasons thereof, within 15 days from the date of receipt of the Policy (For distance Marketing mode, this period will be 30 days.)



Download form



Email



Visit nearest Branch



## Excess Premium Refund

Please submit required documents for claiming the excess premium paid by you by submitting below documents at below touch points.



Download form



Email



Visit nearest Branch

## Unclaimed Fund Redemption

Submit required documents to get your unclaimed amount through the below touch points. Scan the QR code for availing Whatsapp.



WhatsApp @  
8291890569



Chat with Elle



Simply Qlik



My Account



Email



Visit nearest Branch

## Required documents for all types of Payouts

- NEFT form (Click on the icon mentioned in the left to get the form)
- Policy holder/Beneficiary's cancelled cheque with MICR code (Cheque must have IFSC Code, name & account number printed) / copy of recent bank statement
- Pan card copy
- Identity Proof & Address proof of policy holder / beneficiary
- For Unit Linked Young Star & Childrens plan series products\*- the payouts will be processed in favour of Beneficiary - (Beneficiary's Identity Proof & Address proof & NEFT documents required)

\*Exceptions- HDFC Life YoungStar Udaan & HDFC YoungStar Supreme



NEFT Form

## Loan against policy

Your insurance policy not just protects you, it also makes money available to you when you need it the most. Policy loans can be taken against an existing insurance policy. You can avail loan on selective products as per the eligibility criteria. Do reach us on the mentioned touch points.



WhatsApp @  
8291890569



Email



Call us @  
18602679999



Visit nearest Branch



## Death Claim

Submit your claim request along with required documents by scanning the QR code or at below touch points.

Please note that online claim registration is available for all policies except for

1. All term products,
2. Policy term less than 3 years for all the products except pension and annuity products
3. Policies with sum assured greater than or equal to 10 Lakhs.



WhatsApp @  
8291890569



Chat with Elle



Ask Zoey



Request Online



Visit nearest Branch

## Health Insurance Claim

For health insurance claim please write us on the respective mail ids or follow the below touch points. The claim is required to be intimated to HDFC Life along with all necessary claim documents within the specified period mentioned in policy document/website. You can refer the FAQs mentioned in website.

Health Insurance Claims	contact.hdfclife@paramounttpa.com
Health Assure Claim	contact.hdfclife@paramounttpa.com
Surgicare Claim	contact.hdfc@paramounttpa.com
Easy Health Claim & Cancer Care Claim	healthclaims@hdfclife.com
Cardiac Care Claim	service@hdfclife.com



Visit nearest Branch



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8291890569

## Required documents for Life Insurance & Health Insurance claims



### List of Mandatory Documents

(Click here & scroll down to 'documentation section')



### Download Forms

(Click here & scroll down to 'download form' section)



### Always update latest contact details (Phone No, Email Id & Address)

HDFC Life suggest you to keep your latest contact details updated ,like your mobile number, email id and address in the policy records to get timely communications related to your policy.

### Tag your policy with SI/ECS - NACH mandate

For ensuring seamless premium payments towards your policy, please submit or tag NACH - SI/ECS mandate to your policy .

### Staying Invested is Wise

Insurance Policies are long term contracts. Stay invested in to these policies for entire term to reap good benefits & fulfil your desired goals . Our varied range of products cover protection, Savings & Investment , retirement solutions & Health which will cater to all your financial needs & offer tax benefits subject to conditions of the product.

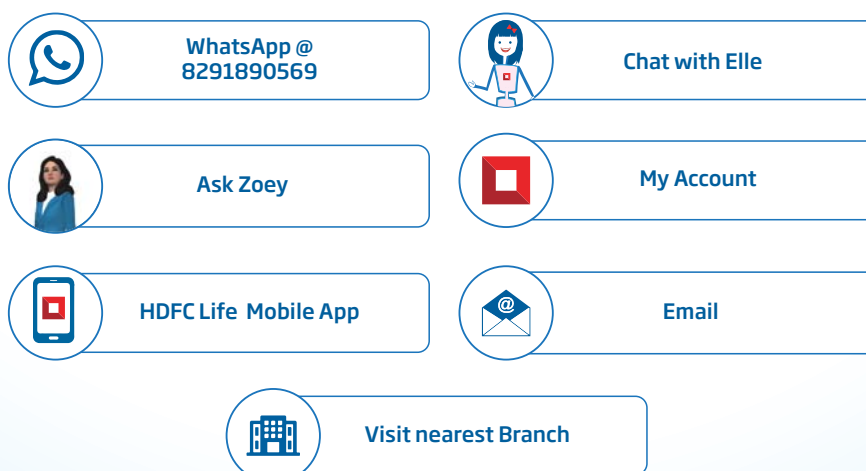
### Update your NEFT details

Please update your bank account details by submitting NEFT to ensure smooth & timely payout of your benefits as and when due.

### Update your Nominee

In case of any unfortunate event occurs , Nominee or Beneficiary is the person who is entitled to receive the payout towards your policy. Please refer the policy document and make sure Nominee/Beneficiary details are updated correctly.

### To fulfill all your above requirements, we are just a click away



Note: As per Income Tax Act 1961, tax benefits are subject to changes in tax laws.



## What is the Login ID of My Account Portal ?

You can login to My Account portal with your Client ID or with the registered email ID. The Client ID consists of eight digits, you can refer the policy document or premium receipt for the client Id. For HUF Policies, the My Account Login ID will be the unique Client ID assigned to the HUF.

## How do I reset my password for My Account login?

If you forgot the password, then kindly use the 'Forgot Password' option. You need to follow just 2 simple steps:

1. Input the User ID which is your Client ID or registered email ID in the Login input box; click "Forgot password"
2. Answer the Secret Question and submit. An auto-generated email with the User ID and Password will be sent to your email ID registered in our records.

## How do I get my Premium Receipt?

You may contact us at any of our touch points or you may download premium receipts from the E-Services Section of My Account. Also you can download premium receipt through WhatsApp chat bot ETTY & website chat bot Elle. You may even place a request for the premium receipt through our call center (1860 267 9999). Also you can write to us at [service@hdfclife.com](mailto:service@hdfclife.com) . For NRI customers please write us at [nriservice@hdfclife.com](mailto:nriservice@hdfclife.com)



WhatsApp @  
8291890569



Chat with Elle



Ask Zoey



My Account



Email

## How do I get my APS (Annual Premium Statement) and Unit Statement?

Just type 'Annual Premium Statement/ Unit Statement' on WhatsApp Chat Bot -ETTY (8291890569) or on website Chat Bot- Elle . It will ask your registered mobile number and policy number and then APS ( Annual Premium Statement )/ Unit Statement will be generated. You can fetch the same through your My Account also.



WhatsApp @  
8291890569



Chat with Elle



Ask Zoey



My Account



## Complete your financial planning



HDFC Life offers products for your insurance , savings, investments & retirement solutions . Please connect with our relationship manager for information & guidance. You can also visit any of the HDFC Life branches near by you to discuss about your Insurance requirements.

[Click Here](#)

## Help your friends & relatives to secure their future



Spread your care to your family, friends & relatives by suggesting our products to secure their future just like you have chosen HDFC Life as your preferred Life Insurer.

[Click Here](#)

## Build your business. Own your success



Build a secured future for others and rewarding career for yourself. Become an **IRDAI Certified agent** ( financial consultant) with us. Enjoy flexible working hours, financial freedom, training & support. Tap into our innovative technology, expertise & commission to advance your business & fulfill your dreams.

[Click Here](#)

*Note: Financial Consultant is an individual appointment by HDFC Life under IRDAI (Appointment of Insurance Agents) Regulations, 2016*

## Important contacts

### Buy our products



- Call us on 1860 266 9777 or give a missed call on 1800 315 7373
- (All days 9:00 am to 9:00 pm ).  
For NRI please contact on +91 8916613503



WhatsApp on +91 8291890569 . Click here to chat with us



Click here & chat with our Virtual Assistant



Type 'LIFE' and message it to 56161



Write us your requirement at [buyonline@hdfclife.in](mailto:buyonline@hdfclife.in)

### Customer Service



- Call us at 1860 267 9999  
Mon-Sat 10 am to 7 pm.  
(Local charges applicable)
- For NRI customer please call  
at +91-8916694100  
(Mon to Sat: 10 am to 7 pm ist -  
local charges applicable)



- Write us on the Mail Id -  
[service@hdfclife.com](mailto:service@hdfclife.com).
- For NRI Customers write us on -  
[nriservice@hdfclife.com](mailto:nriservice@hdfclife.com)



*Sar utha ke jiyo!*

Follow us on



**Call us: 18602679999**

**Email : service@hdfclife.com**

**Whatsapp: 8291890569**

My Service Guidebook -Version 1.0

**HDFC Life Insurance Company Limited ("HDFC Life").** CIN: L65110MH2000PLC128245. IRDAI Registration No. 101.

**Communication address:** 11th Floor, Lodha Excelus, Apollo Mills Compound, N. M. Joshi Marg, Mahalaxmi, Mumbai - 400 011.

**Regd. Office:** 13th Floor, Lodha Excelus, Apollo Mills Compound, N. M. Joshi Marg, Mahalaxmi, Mumbai - 400 011.

Email: service@hdfclife.com (For NRI customers only: NRIservice@hdfclife.com), Tel No.: 1860 267 9999, Available Mon-Sat from 10 a.m. to 7 p.m. (Local charges apply).

Do not prefix any country code e.g. +91 or 00. Website: www.hdfclife.com

The name/letters "HDFC" in the name/logo of the company belongs to Housing Development Finance Corporation Limited ("HDFC Limited") and is used by HDFC Life under an agreement entered into with HDFC Limited. For more details on risk factors, associated terms and conditions and exclusions please read sales brochure carefully before concluding a sale. ARN: MC/03/21/23152.

**BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS**

- IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

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