

Claims Related FAQs during Covid-19 pandemic

We are fully committed to be with you in your moment of need. We assure you that our teams are doing their best to ensure all valid claims get processed on time and our services remain unaffected.

1. Do HDFC Life policies include COVID-19 claims?

- All life insurance policies issued by HDFC Life cover COVID-19 claims and there are no exclusions as such.
- Health claims under HDFC Life Health Assure plans are also covered for COVID-19 cases.
- Critical illness riders cover only specified illnesses and COVID-19 is not included in the list. Hence, claims for these specific riders will not be admissible.
- Settlement of claims would be subject to declaration of all pre-existing medical conditions at the time of policy purchase and in accordance with the applicable terms and conditions of the policy contract and the extant regulatory framework.

2. How can one notify a death claim?

- In an unfortunate event of a death claim, the Nominee can visit the nearest branch office for assistance in case the branch offices are operational.
- In case the nearest branch is non-operational owing to various COVID-19 advisories, you can write to us at service@hdfclife.com. You can also call us on 1860-267-9999 on Monday - Saturday between 10:00 am - 7:00 pm for death claim intimations and queries.
- We have also enabled a simple '3 Click Claim' process for some policies where one can register a death claim and submit the documents for death claim processing. The link is available at <https://lifeeasy.hdfclife.com/claims>

3. How can I notify a health policy claim?

- For HDFC Life Health Assure plans, you can contact our TPA (Paramount Health Services) on the toll free number 1800227922. You can also write to them at hdfclife@paramounttpa.com or visit them at <https://www.paramounttpa.com/hdfclife/>
- For Easy Health and Cancer Care Claims, you can write to us at healthclaims@hdfclife.com

4. If I have registered a claim before the lockdown period, will it get processed?

- Our endeavour is to ensure that all valid claims are processed on time including the ones those are already informed to us.
- Our processing teams are operational and have been equipped with work from home capabilities.
- We may reach out to you in case of any requirements or clarifications on your registered email ID

5. Where can I know the status of my claim and the process that I need to follow?

- You can track the status of your claim on our website at <https://www.hdfclife.com/customer-service/claims/claims-status>
- For more details on the claims process, documents needed, forms required and FAQs, you can visit the claims section on our website at <https://www.hdfclife.com/customer-service/claims>

6. Where can I reach out to HDFC Life for other queries or policy service related requirements?

We are available on the following service touch points:

- WhatsApp Bot Ety: Send a "Hi" on +91 8291890569
- 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
- Elle Virtual assistant: Chat with Elle on <https://senseforth.hdfclife.com/chat/responsiveChat.html>
- Pay your premiums online at https://onlinepayments.hdfclife.com/HDFCLife/quick_pay.html
- Email Desk: Write to us at service@hdfclife.com & 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.

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