



## FAQs – COVID 19 (Corona Virus) Pandemic

**Date:** 23rd, October 2020

**We care for you and your loved ones!**

**While the nation comes together to battle the COVID-19 outbreak, we at Tata AIA Life, are also taking all possible measures to ensure the safety of our Customers, Employees and Servicing Partners. Our teams are working remotely from home & are committed to service all your needs and queries with the same dedication and passion, as always!**

**We have compiled a set of frequently asked questions (FAQs) that we are receiving from our Customers below for your easy reference:**

### **1. Do TATA AIA Life Insurance Policies cover COVID-19 Claims?**

Yes, our policies cover claims caused by COVID-19. In case of death claim, your policy must have a death cover.

In case of Health First, Hospi Cash, Invest Assure Health and Invest Assure Health Plus plans, while the Death Benefits will be payable for COVID-19, the Daily Hospitalisation Benefits will not be payable in case of hospitalisation for reasons of COVID-19. Pls refer to the details in the policy terms & conditions.

- Submit a claim online: [click here](#)
- List of documents required: [click here](#)
- To track status of your claim: [click here](#)
- Connect with us on WhatsApp (7045669966). To opt for WhatsApp service: [click here](#)
- Just type CLAIM and send to 7045669966. Select claim type as applicable: D - Death Claim, H - Health Claim.
- Type 10-digit policy number starting with C or U followed by 9 numeric digits. Get list of documents and upload them on WhatsApp (allowed formats: jpeg, png, tiff, pdf)

### **2. Has TATA AIA announced an 'extension period' or 'moratorium' for Customers whose premium is due? Could you update on the extension of grace period?**

Yes, we had helped customer with more time for premium payment incase required. For all our Customers, whose premium was due between 1st March 2020 and 30th April 2020, ONE ADDITIONAL MONTH of grace period was offered.

### **3. Could you clarify on the taxation benefits on premium payment for FY2019-FY2020 in line with the announcement made by finance minister?**

As per Govt. announcement, tax benefit u/s 80C/80CCC/80D can be claimed in Financial year 2019-20 for insurance premium paid till 30th June 2020. This extended period is available for renewal premium due upto 31st March 2020 as well as for new policies purchased during April to June 2020.

### **4. Are your Branches operational? How can I place a request on my policy?**

Based on guidelines issued by the Ministry of Health & Family Welfare in areas where the spread of the virus was contained and fewer or no fresh cases were observed, we have kept few branches open for limited hours.

[click here](#) to refer to the list of operational branches. Also keep referring to the 'contact us' page on our website

where we would be updating from time to time on the branches that are operational.

We are also facilitating your requests through:

1. Place request through 'Online policy account'. [click here](#) and you can avail host of services.
2. Write to us at [customercare@tataaia.com](mailto:customercare@tataaia.com) from your registered mail ID.
3. You may also visit our website quick links or Customer Service menu for some of our services available online.

### 5. How can I get an online policy account or I have forgotten the details to login?

Simple & Easy! Access your policy details on online policy account using the link

<https://myinsurance.tataaia.com/wps/portal/Customer/Customer/Customerloginpage>

1. Use the default user id password sent to your registered email id and mobile number.
2. If you do not know your user id details,
  - Click on "New user" tab and share the 10 digit policy number
  - Validate with insured DOB (DD/MM/YYYY)
  - Select your preferred user id and password
3. You no longer need to remember your user id and password. You can login using OTP which is sent to your registered mobile and email Id. On entering the OTP, you will be redirected to the Portal Home page. In case of NRI Customer – OTP is sent only on registered email id.

Post login, you can access all the policies you have with Tata AIA Life, premium amount, due date, update your personal information, download your premium certificate/ premium receipts. For ULIP policies, Unit statement, Switch between funds (ULIP policies) and Premium redirection is also available.

### 6. My policy benefit payments (maturity, dividend, coupon) is/are due currently? I hope to receive it on time?

Yes, we understand. It's our endeavor to ensure that all the benefit payouts are being processed on time.

#### (A) MATURITY OF NON-PENSION POLICIES/DIVIDEND / COUPON / ANNUITY PAYMENT :

- **Bank details updated :** You will receive the amount on the next day of due date in case of traditional plan and within 3 working days from due date in case it's a market linked plan.
- **Bank details not updated:** We are experiencing delays with our courier partners in some of the containment zones because of the lock down. We recommend that you update your bank details to receive payments.
  - Update your NEFT details online. [click here](#) to update your bank details.

Send us a scan copy of your personalized cheque to [customercare@tataaia.com](mailto:customercare@tataaia.com) from your registered email id.

#### (B) MATURITY OF PENSION POLICIES:

Send us the breakup of annuity (minimum 67% of maturity value) and commutation through your registered email id to [Customercare@tataaia.com](mailto:Customercare@tataaia.com) along with the following documents:

- Copy of PAN
- Latest KYC
- Scanned copy of your personalized cheque for NEFT (if not updated with us)

The maturity proceeds will be credited to bank account on the maturity date or within 7 days after the above documents are provided, whichever is later.

### 7. What are the other ways to find out my policy information?

We have a host of services activated through our 24X7 self-service options listed below:

- **Details through our Website:** You will need your policy number and provide your date of birth for verification purposes. You can Pay your premium, 2) Update your NEFT 3) Update PAN 4) Set up auto payment instruction 5) Opt in for WhatsApp services 6) Download premium certificate 7) know your unclaimed amount & lot more through the 'Quick Links' page or 'Customer Service' page.
- **Policy details on WhatsApp:**  
Just type "Hi" to 7045669966.  
You will be guided with the menu options.
- **Policy information via SMS services : 5676799**  
Enter the below details and SMS us on 5676799 from your registered mobile number.
  1. For policy details type - POL <10 digit policy number> to 5676799. E.g. POL C123456789
  2. For Premium Certificate type - PCT <10 digit policy number> to 5676799
  3. To update email id type - EMAIL <10 digit policy no> to 5676799
  4. To update Mobile number – REG <10 digit policy no >space<(Insured's DOB in DDMMYYYY format>space<Sum Assured>
  5. Type HELP , you will receive a list of codes in 2 minutes
- **Social Media:** You can get access to policy-related requests through Facebook messenger & Twitter DM.
- **UBIQC app:** From play store download UBIQC app and avail online services like pay premium, download statements, policy document, get all the policy related information
- **IVRS through our Call Centre:** Call us on **1860 266 9966**.

## 8. How and where do I make my premium payment?

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

1. Pay online through Credit Card/Debit Card / Netbanking / Wallets/UPI [click here](#) .We accept payments on payment apps such as PayTM/Phonepe/Jio Money/Airtel Money/ ITZ Cash Card/Mobikwik
2. Payments are also accepted at Axis Bank, State Bank of India and IndusInd Bank branches. Active and Lapse within 180 Days
3. For policies lapsed beyond 180 days, you may also submit your health certificate online through your policy account. [click here](#) .
4. You can access the multiple digital Premium Payment options. [click here](#) .

## 9. My unit-linked policy is maturing. Do I have any option to stay invested for a longer time AFTER MATURITY given the current scenario?

- Most of our unit-linked policies offer a feature called "Settlement option". As part of this feature, you may opt for periodical payments up to a period of 5 years before the policy matures.
- Also, as per a circular issued by the regulator recently, we are extending this option to all ULIP customers whose policies are maturing from now till 31st May 2020. You may choose periodical payment from one to five years and receive payments yearly, half-yearly, quarterly or monthly. Please note that market risk is borne fully by the policyholder. To know more details and process to opt for this, [click here](#) .

We request you to follow the health advisories issued by our Government and stay safe.

**Stay Safe, Stay Healthy!**

**#RakshakaranHero**

**Contact us:**

[www.tataaia.com](http://www.tataaia.com)



1860-266-9966



SMS HELP to 5676799  
SMS SERVICE to 5676799



[customercare@tataaia.com](mailto:customercare@tataaia.com)



Chat: Facebook/Twitter  
/WhatsApp No: 7045669966



Click here to locate the nearest  
Tata AIA Life Insurance Branch

Tata AIA Life Insurance Company Ltd. (IRDA Regn. No. 110 •CIN:U66010MH2000PLC128403. Registered & Corporate Office: 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai 400013. Trade logo displayed above belongs to Tata Sons Ltd and AIA Group Ltd. and is used by Tata AIA Life Insurance Company Ltd under a license. For any information including cancellation, claims and complaints, please contact our Insurance Advisor/Intermediary or visit Tata AIA Life's nearest branch office or call 1-860-266-9966 (local charges apply) or write to us at [customercare@tataaia.com](mailto:customercare@tataaia.com). Visit us at [www.tataaia.com](http://www.tataaia.com) .L&C/Misc/2020/Apr/136

**BEWARE OF SPURIOUS/  
FRAUD PHONE CALLS!**

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.