

## **Policy Holder Awareness**

## Important do's and don'ts for policy holders

## Do's

- Pay premium by cheque/DD/pay orders/Online payment modes
- Insist for receipt of premium paid
- Fill up the proposal form yourself and give complete & information, false or misleading information may lead to dispute at the time of claim
- Disclose all material facts viz. any disease suffered in the past, details of claims taken on the expiring policy,
- On receipt, verify policy details. In case of any discrepancy, report immediately to avoid any inconvenience
- Provide updated address and contact no for correspondence
- Buy policies from Licensed IRDA agents & brokers
- Please report if policy is not received within 15 days after payment of premium

## Don'ts

- Don't pay cash to any unauthorized person
- Don't sign a blank proposal form
- Don't provide false or misleading information
- Don't leave any portion of the proposal form blank or unanswered
- Don't share sensitive information viz. credit card, debit card, bank details etc over phone to the tele caller