

# FRAUD AWARENESS FOR POLICYHOLDER



## Contribute towards reducing the fraud risk

- Never hand over cash to officials/ Intermediary/ Agent of the Company without proper receipt issued by the company.
- Preferably use one of the following payment option for paying the premium like:
  - Cheque
  - Bank transfer through NEFT
  - Online using Debit /Credit card
- Retain Transaction details for future reference.
- Register your email id and mobile number with USGI to get regular updates from the Company.
- USGI does not offer any cash-back.
- Please check for product benefit on USGI Website.
- Fill in proposal form yourself declaring all the details.
- Never share credentials with unidentified agents.

If you come across any fraudulent malpractice, immediately escalate it to the company at [contactus@universalsompo.com](mailto:contactus@universalsompo.com)



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### WHAT TO DO

- ü Please read Insurance product in detail which includes features, Add-on Coverage and Exclusions or Visit Company website [www.universalsompo.com](http://www.universalsompo.com) to know more about Insurance Product wordings before you buy any Insurance Product.
- ü Policyholder should deal with Registered Agent of the company before doing any kind of transactions.
- ü Check all details are correctly printed in the policy documents which are filled by the you in proposal form.
- ü Ensure that the product features are the same which were explained to you while purchasing the policy from Registered Agents/Company Employee.
- ü Report any unauthorised transaction communication received through SMS/Email/Letter to us immediately .
- ü Always buy Insurance Policy through authenticated website only.
- ü Policyholder are request to put their signature on the proposal form checking all details filled .
- ü Kindly keep endorsement related document properly.
- ü It is advisable to register your mobile and email-id against the Insurance Policy.
- ü Customer should take due care and verify the genuineness of the website and genuineness Intermediary or Agent before making any online payment.
- ü At the time of claim, immediate intimation of the claim to the insurance company shall be done as per the terms of the policy.
- ü Open your "**Electronic Insurance Account (ela)**". This e-Insurance account gives you access your insurance

### WHAT NOT TO DO

- ü Never share blank cheque to Company Agents or Any Officials in order to avoid fraudulent events.
- ü Never get carried away by the unrealistic promises on the benefits of Insurance Policies.
- ü Never submit original documents like PAN card, driving license, passport, etc. to unknown persons.

### BEWARE OF THESE FRAUDULENT PRACTICES

#### 1. Unauthorized transactions:

Beware of any kind communication like (SMS/ Email) that you may receive about a financial transaction related to your insurance policy, or change in contact details that has not been performed by you.

#### 2. Spurious Calls:

Beware of any phone calls that you may receive, promising rewards in relation to your insurance policy.