Guide to Policyholders- COVID 19 Pandemic

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Contents

 As we prepare to fight the challenges of pandemic caused by COVID -19 and as we firm up our resolve to abide by the advisories and instructions to safeguard ourselves, our families and our society, many necessities of lives have to be modified to meet demands of these uncertain times

Government has been issuing instructions from time to time including lockdowns limiting movement of people and resources. We value safety of our customers, employees and partners most and urge them to follow advisories and guidelines in letter and spirit. Our resolve to service our customers remains strong and we have taken all possible effort to enable our services through various digital platforms which can be availed by you sitting inside your homes. Hence we request and urge you to stay inside your homes and make maximum use of our digital platforms which are available 24*7 from the safety and convenience of you households.

Given below is the description of some of the digital enablers to help you familiarize yourself with these tools. They are convenient and user-friendly and you will find it very easy to use them.

How can I stay in touch?

Connect on WhatsApp

Please opt in to our WhatsApp communication channel by giving a missed call to 9029006575 from your registered mobile number and receive policy alerts and other important communications on WhatsApp.

Once registered, you can also chat with our Chatbot on WhatsApp and get all key policy information and even get a premium quote and payment link.

We will also keep in touch with you by SMS and Emails. In case you have not registered your email ID with us yet, send the following as SMS from your registered mobile number to 56161

MYEMAIL 1234567890 email@email.com where 1234567890 is your policy number and email@email.com is your email ID

You can also get information on your policy through our SMS and Missed call services.

Missed call from REGISTERED Mobile	SMS TO 56161 from REGISTERED Mobile
FUND VALUE **Missed call to 022-27599901**	New Policy Dispatch Details **NEWPOL << space >> (Policy Number)**
Get Premium Paid Certificate **Missed call to 022-27599904**	Policy Status **POLSTATUS << space >> (Policy Number)**
Get Online Payment Missed call to 022-27599911	Renewal Details **RENDET << space >> (Policy Number)**
	Fund Value **FV <<space>> (Policy Number)**
	Email ID Update **MYEMAIL << space >> (Policy Number)<< space >><< New Email id >>**
	PAN Number Update

|	
	PAN<< space >> (Policy Number)<< space >><< PAN number >>
	Fund Switch Transaction Details **SWTR <<space>> (Policy Number)**

Call Center

Call us on 1800-267-9090, 9 AM- 9 PM between 7 days a week.

(Due to the current situation, our Call Center is not operating to its full capacity which may impact the services)

Where can I pay my premiums?

Considering that some of our branches and our partner banks and vendors may not functioning with full capacity, we recommend that you use our digital modes to pay your premiums.

You can also download our mobile application SBI LIFE EASY ACCESS from Google play store or Apple store

Online	E-Wallets	WhatsApp	Net banking
1) Navigate to Quick Links ❼ Pay premium link on our website www.sbilife.co.in 2) Go to our Customer Portal	1) Navigate to "Insurance" in the bill pay section on the app 2) Enter your 11 digit policy number *(with leading zero if present)*	1) Register to WhatsApp by giving a missed call to 9029006575 from your registered mobile number	1) Check for the utilities / bill pay section of your bank's net banking portal

https://mypolicy.sbilife.co.in 3) Use the "Pay premium online" link 4) Enter Policy number, Date of Birth, Mobile number and Email ID 5) Choose the required payment method 6) Make payment 7) Receive acknowledgement by SMS & Email	3) Enter Date of Birth of policyholder 4) Check premium payable 5) Make payment using wallet balance and / or credit card, debit card or net banking	2) Type "Pay Premium Online" 3) Type "1" to choose "Pay Now" 4) Provide 11 digit Policy number 5) Provide Date of Birth of Policyholder 6) Check due date and amount payable 7) Click the link provided to pay online	2) Choose "SBI Life Insurance" 3) Enter 11 digit policy number 4) Provide Date of Birth of policyholder 5) Check due date and amount payable 6) Proceed with payment
Modes Supported - Net Banking - Debit Card - Credit Card - Wallets - UPI - Bharat QR - GPay - All major Wallets ○ PayTM ○ JioMoney ○ PhonePe ○ MobiKwik - Cash Cards	**Major E-Wallets supported** - Paytm - GPay - PhonePe - JioMoney - Airtel Money - Idea Money - MobiKwik		**All Major Banks supported**

Can I pay the premium for my lapsed policy?

You can pay the premiums for your lapsed policy online up to 5 Month 25 days for traditional policies and up to the Discontinuance Date from the due date for Unit Linked Policies Online using our regular premium payment link https://mypolicy.sbilife.co.in/OnlinePayment/BulletPayment.aspx.

For policies which are delayed beyond this period, you can submit an online revival request and make a payment at the following link https://mypolicy.sbilife.co.in/Campaign/RevivalQuotation.aspx?src=website

Online Revival Process

Policy Revival can be done online in 2 ways

Via Website

Log on to SBI Life Website : https://www.sbilife.co.in/ • Navigate to Services/Revival Quotation Service Card

OR

Short Link: https://mypolicy.sbilife.co.in/Campaign/RevivalQuotation.aspx?src=website

Via Customer Self Service Portal

Log on to My Policy - SBI Life CSS Portal : https://mypolicy.sbilife.co.in/ • Click on "Request for Online Revival" under Transact Online TAB

Steps to be followed under both the options

- Provide your Policy Number
- Provide your REGISTERED Mobile Number and Email ID
- Enter the OTP sent to your REGISTERED mobile number
- If the policy is eligible for revival, you will be shown a quotation for amount payable
- Click on "Fill e-DGH" to fill the "Declaration of Good Health"
- Download the filled DGH. Same will be sent to you by email also
- Click on "Pay"
- Choose your preferred payment mode and complete the transaction

Yes. A late fee as per the policy conditions is charged for traditional policies if premium is not paid within the grace period.

How do I do a fund switch for my unit linked policy?

You will have to register yourself on our customer portal to be able to make transactions other than premium payment.

Visit our customer portal https://mypolicy.sbilife.co.in and follow register as a new user. Login if you already have a user ID and password

To do a fund switch, go to the "fund switch" link and choose the policy for which you wish to make the switch.

Use the on page chatbot for assistance, in case you have any queries

How can I update my policy details with single interface ?

To keep your policy details updated you can visit http://sbi.life/qvZhGAf2 page. You can avail below serves through this link.

- You can update PAN number, email id
- Register for customer self service portal,
- Download easy Access App
- Register for eInsurance account
- Set up Auto pay on your policy

What other services are offered online on the customer portal?

The following services are available

Premium Payment	Enquiry
- Pay Premium - Set up auto pay instructions on your Credit Card or Bank Account - Change the auto debit 'hit date'	- Check your policy status - Generate Revival quotation - Generate a quotation for Partial Withdrawal or Loan under policy *(where available)*
Transactions	**Statements**

- Revival of lapsed policy - Change of Address - Change of Email ID - Update PAN number - Update Bank account details	- Generate Premium Paid Certificate - Generate your Unit account statement
- Raise a query or Complaint - Switch funds in your unit linked policies - Process a premium redirection for your unit linked policy - DEMAT your policy - Upload documents for getting payouts – Maturity / Survival Benefits	

How will I get my maturity /annuity / Survival Benefit under my policy?

Our team is committed for timely payment of maturity benefit under your policy. We will intimate you 3-6 months in advance of your payment due date.

You can update your bank account details on our customer service portal and upload your latest bank statement or cancelled cheque leaf, PAN card and an address proof there.

Digital Claim Intimation

To ease the process, you can avail the digital facilities available for submission of required documents:

1.   You can send the copy of the documents from your registered email id to us at maturity@sbilife.co.in

2.	You can upload the copy of the required documents on our website www.sbilife.co.in under the Services --> Claims and Maturity tab at the following link https://www.sbilife.co.in/en/services/claims-and-maturity

In case of any further requirements, we shall get back to you on your registered email id. or contact number.

We will transfer the payout directly to your bank account on the due date.

Online Certificate of Existence submission

You can also submit your annual Certificate of Existence online to continue to get your annuity payments uninterruptedly.

Certificate of Existence can be submitted by logging into our Mobile App "SBI Life Easy Access" and selecting "Certificate of Existence" tab and submit your policy number and OTP received on your registered mobile number.

Where can I intimate a Death claim or a Critical Illness Rider claim or Total & Permanent Disability Rider claim (TPD)?

In case of unfortunate death of the insured or claim arising on account of critical illness or disability rider claim, same can be intimated at any of the SBI Life branch offices. In case you are not able to visit SBI Life Branch or SBI Life branch office is closed in view of the Govt directives on the COVID-19 outbreak, and you have any claim related queries, you may

-- write a mail to us at claims@sbilife.co.in

-- call us at 1800 267 9090 (9 am to 9 pm)

-- You can upload the copy of the required documents on our website www.sbilife.co.in under the Services --> Claims and Maturity tab at the following link https://www.sbilife.co.in/en/services/claims-and-maturity

Where can I intimate a Health claim?

In case of hospitalization claims under our Hospital Cash product, you can contact on either of below contact details & share your claim documents -

Call our TPA Health India at 1800 220 102 or

Write mail to our TPA on our mail ID- sbilife@healthindiatpa.com or

Write a mail to us at claims@sbilife.co.in

Where can I intimate a Health claim under SBI Life Corona Rakshak policy?

In case of hospitalization for a minimum continuous period of 72 hours, on positive diagnosis of COVID , same can be intimated at any of the SBI Life branch offices. In case you are not able to visit SBI Life Branch or SBI Life branch office is closed in view of the Govt directives on the COVID-19 outbreak, and you have any claim related queries, you may -- write a mail to us at claims@sbilife.co.in -- call us at 1800 267 9090 (9 am to 9 pm)

You can upload the copy of the required documents on our website www.sbilife.co.in under the Services --> Claims and Maturity tab at the following link

https://www.sbilife.co.in/en/services/claims-and-maturity

Where can I get answers to my other queries

RIA Chat-bot will be able to answer most of your generic queries. Our chat bot available on the website can cater to generic queries In case you are not satisfied with the same, you can write to us at info@sbilife.co.in from your registered mail ID

You can call us on 1800-267-9090, 9 AM- 9 PM on all 7 days of a week. - this services may be impacted by lockdown on directives of local administration / Govt orders.

Steps to use digital assets for policy servicing

How do I use the Customer Portal 'Mypolicy'?
We request you to Click on New User, enter Policy no., customer ID, registered Email ID & Policy holder's Date of Birth & Submit Go to Next page, provide required details & set password (You can choose Log in Name & Password at your end)

Kindly refer to your policy document to know your Customer ID

Please keep your Hint question, Answer & password as confidential.

You will receive "SBI Life Online Registration Email Confirmation" mail at the email ID given while registration. You need to click "Click here" option mentioned in the mail to reset your password. Enter your reset new password.

Until your confirmation, Customer Service Portal will not allow you to log in again to Mypolicy. Further, if you are still facing any issues with registration, kindly send a screen shot of the error to info@sbilife.co.in

How do I use the SBI Life Easy Access Mobile App?

 Download the SBI Life Easy Access app from Google Playstore (Android Users) or iOS App Store (iOS users) If you are logging in for the first time, click 'New user' Enter Policy Number and Date of Birth as per the policy records to generate OTP on your registered mobile number. Submit the OTP received on your registered mobile number to complete the first time login procedure.

Upon signing in you can create MPIN as per your choice for future logins for hassle free access thereafter.

What are all Services available on easy access mobile app ?

Premium Payment	Enquiry
- Pay Premium	- Check your policy status - Generate Revival quotation
Transactions	**Statements**
- Revival of lapsed policy - Switch funds in your unit linked - Raise a query or Complaint - Payout Request: • Free Look Cancellation • Partial Withdrawal	- Generate Premium Paid Certificate
• Lapsed terminated Refund	

Stay safe and keep everyone around you safe .