

## FAQS FOR CUSTOMERS ON CLAIMS RELATED TO COVID-19

In these unprecedented times, our commitment and responsibility to the safety and well-being of our customers, employees and partners remains as strong as ever. We have thoroughly trained professionals who always strive to provide a hassle-free experience to our customers.

We assure you that our teams are doing their best to ensure that processes operate seamlessly and services remain unaffected. However, due to Covid-19 pandemic and the resultant lockdown orders being enforced by various government authorities, there may be some delay/disruption in Pramerica Life Insurance's claim services.

You may have a few questions for us at this time, which have been addressed below for your convenience.

### 1. Will my policy include COVID-19 claims?

- For all death claims including term plans- Death claims caused due to COVID-19 are covered as per policy contract T&C. There is no such exclusion in policy contract.
- For Critical Illness Rider/ Accident Rider/ WOP Riders- These riders cover specified illnesses/conditions and COVID-19 is not included in the list. Hence claims for these specific riders will not be admissible.

Please note, all claims will be subject to our existing claim assessment practices, i.e., all necessary claim requirements to be duly submitted and that there be no material nondisclosure or misrepresentation at the time of policy issuance/revival.

### 2. How would I intimate claims during this lockdown period due to COVID-19?

During this nationwide lockdown, we are accepting claim intimations through E-mail. Since all courier services/postal services are impacted, we will be sharing all communications through SMS and E-mail to keep you updated on the status of your claim. Please click <https://www.pramericalife.in> to know about the documentation required for processing of claim. The claim documents are to be sent via E-mail to [claims@pramericalife.in](mailto:claims@pramericalife.in)

We, at Pramerica Life Insurance, are fully committed to provide our valued policyholders with the best of services and support in these unforeseen circumstances.

Customers/claimants can directly contact the following nodal officers at our Gurgaon office to intimate about a claim or for any assistance required:

Nodal Officers- Gurgaon office: Claims Team

- Antrix Sharma, Assistant Manager Claims, email: [antrix.sharma@pramericalife.in](mailto:antrix.sharma@pramericalife.in)
- Rohan Bhatia, Assistant Manager Claims, email: [rohan.bhatia@pramericalife.in](mailto:rohan.bhatia@pramericalife.in)
- Neelesh Jha, Vice President, Claims, email: [neesh.jha@pramericalife.in](mailto:neesh.jha@pramericalife.in)

Head Office Address- Pramerica Life Insurance Limited, 4th Floor, Building No. 9 B, Cyber City, DLF Phase III, Gurgaon - 122002, Haryana.

### 3. How will I get an update on the claim which has already been intimated but for which the decision is pending?

We are in the process of settling all the claims already intimated to us. In case of any assistance, please write to us at [claims@pramericalife.in](mailto:claims@pramericalife.in) from your registered E-mail ID mentioning your policy number. We will revert to you on the claim status of your policy through E-mail.

### 4. How would I know claims status Online?

You can check the status of your claim online: <http://pramericalife.in/claimenquiry>

Alternatively, please feel free to email us at [claims@pramericalife.in](mailto:claims@pramericalife.in)