

# THE ORIENTAL INSURANCE COMPANY LIMITED

## Motor Department, Head Office, New Delhi

### **Frequently Asked Questions on disruption caused by Covid-19**

We are receiving a few queries in respect of renewal and claim transactions in Motor OD segment. The queries and responses thereto are given hereunder:

#### **Question 1) How do I renew/buy policies?**

**Reply:** Lockdown should not affect renewal or buying Motor Insurance Policies. The online purchase facility is available on our web portal. Please visit our website [www.orientalinsurance.org.in](http://www.orientalinsurance.org.in) for purchase of motor insurance. Our Agents and Brokers have been provided the facility of App to address the break in period situation. Renewal of all the Policies is available through various Payment wallets such as PayTm, Phonepe, Google pay etc. and the entire instapay bank Portals including debit card or credit card. All the renewals can be done through these digital platforms seamlessly.

#### **Question 2) How to report claims during the lockdown period and whom to report to?**

**Reply:** We recognize the disruption caused by Corona Virus Disease (COVID-19). Vehicles, if permitted only are on roads. During this ongoing crisis we request you to remain indoors and take care of yourself and family members. However, in case of any misfortunate accident, the facility to contact our call centre to guide our all policyholders is available. They may also contact our nearest office. Their contact details are available on portal. You may also lodge claim on our portal. During lockdown period, in case you are not able to contact our officials, you may directly contact our empanelled surveyors in your city whose details are already provided on our website.

If you are still not able to contact any of our officers or empanelled surveyors, you may contact our following officials: 1) Ms. Santosh Chaudhary, Chief Manager, at her mobile 9412083788 or Mr. Chhotu Ram, Chief Manager at his mobile 9811580081 for further guidance.

**Question 3) How do I submit required documents and know the status of reported claims?**

**Reply:** During local conditions we are observing all responsibilities of a responsible corporate entity. We understand the mobility restrictions due to current disruption. We recognize it and our offices will consider reasonable relaxation in reporting of the claims happening during lockdown period. Policyholders shall be allowed to submit the documents once the exit from lockdown is announced. Such submissions may be made within reasonable time after the lift of lockdown.

**Question 4) What happens when renewal of my vehicle falls during a period between lockdown dates?**

**Reply:** Online renewal facility is available on our Portal. If any policyholder whose motor vehicle Third Party insurance falls due for renewal during the period on and from 25<sup>th</sup> March 2020 up to 14<sup>th</sup> April 2020 is unable to make payment of their premium on time as a result of disruption caused by COVID-19, we shall be providing the continuity of the statutory motor vehicle Third Party insurance from the date on which the policy falls due for renewal. This continuity will be provided only if payment of premium is made to us on or before 21<sup>st</sup> April 2020.

**Question 5) Is the relaxation available in payment of premium to be applied for Motor Package policies?**

**Reply:** As regards Motor Package policies, the relaxation is applicable only for the TP component. For OD component there is no relaxation. For CPA cover also there is no relaxation.

**Question 6) Is the relaxation in payment of premium only for Standalone Motor TP policies or is it for the TP portion of Motor Package policies also?**

**Reply:** The relaxation is for both Standalone Motor TP policies and the TP portion (alone) of Motor Package policies provided the renewal falls due during lockdown dates and the required annual premium is deposited to us on or before 21<sup>st</sup> April 2020.

**Question 7): Whether it is sufficient to pay the premium only for lockdown period instead of annual premium to avail continuity of such covers?**

**Reply:** Policyholders shall be required to pay the renewal premium for the entire period of 12 months from the date it was due, on or before 21<sup>st</sup> April 2020.

**Question 8): If the required Third Party premium is deposited on or before 21<sup>st</sup> April 2020 from which date the policy inception date will be recognized?**

**Reply:** The policy shall be issued after the receipt of the premium due on or before 21<sup>st</sup> April 2020. The period of cover will commence from the date such renewal fell due (provided it falls due between 25<sup>th</sup> March to 14<sup>th</sup> April 2020) without any break in the policy period.

**(The response to FAQs is with the approval of the General Manager of Motor Department)**