

THE ORIENTAL INSURANCE COMPANY LIMITED

Regd Office: a 25/27, Oriental House, Asaf Ali Road, Delhi-110002

Dear Insured's,

It's our pleasure to serve you through our Health Insurance Policies for all your medical needs in case of emergencies. We are available as always to extend our 24*7 support to all our customers for policy services and all health related queries.

It is to inform you all after taking due cognizance of the IRDAI Circular IRDAI/HLT/CIR/MISC/0091/04/2020 dated 16th April, 2020, and Notification from Department of Financial Services, Government of India dated 15th April, 2020 wherein it has amended the Order issued vide S.O. 1238(E) dated 1st April, 2020 on the subject.

In light of the IRDAI Circular IRDAI/HLT/CIR/MISC/0091/04/2020 dated 16th April, 2020, and Notification from DFS, Gol dated 15th April, 2020, we further amend our earlier guidelines issued vide circular **HO/Health/UW/2020/04/CR-17** dated: 03rd April 2020 as under:

The policyholders whose health insurance policies fall due for renewal during the period on and from the **25th March, 2020 up to the 3rd May, 2020** and who are unable to make payment of their renewal premium on time in view of the prevailing situation in the country as a result of Corona Virus disease (COVID 19) are allowed to make such payment for renewal of their policies to their insurers **on or before 15th May, 2020** to ensure continuity of the health insurance cover from the date on which the policy falls due for renewal, so that any valid claim triggered during the grace period can be paid.

Thereby all our insured customers are requested to kindly take a note of the following advisories and act prudently to get themselves continuously covered under various health insurance policies falling due for renewal within this lockdown period with preexisting benefits intact.

1. All 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 15th May, 2020.
2. Though all efforts would be made to inform you through e-mail, SMS, telephonically etc. about your renewals but you are requested to kindly check your renewal date and act accordingly.
3. Kindly contact your policy issuing office, agents and intermediaries for payment of premium for the purpose of ensuring continuity your health policy.
4. Please note that the policy will be issued only after receipt of premium due on or before the last date indicated above and it shall be ensured that the period of cover commences from the date the renewal was due without there being any break in the policy period provided such renewal fell due within the lockdown period (25th March, 2020 to 15th May, 2020).
5. Please be assured that adequate arrangements are made for ease of payment of premium by all policyholders during the week following the end of the lockdown period (the last date being 15th May, 2020).