TIPS TO SAFEGUARD YOURSELF AGAINST INSURANCE FRAUD

DOs

Keep these pointers in mind to ensure the money in your insurance policy is always secure

- Read the product brochure thoroughly to know about the features and benefits before you buy the plan
- Verify the details in policy documents that are sent to you after purchase. Make sure that the product features are the same that were explained to you when you were purchasing it
- Check the copy of application form to confirm you have provided the correct personal information
- Keep your policy documents in a secure place and inform your family members about it. You can consider storing your policy in an Electronic Insurance Account. An Electronic Insurance Account converts your paper policy documents to electronic form to ensure you have access to all your life insurance policies in one place
- Report any unauthorised transaction communication received through SMS/Email/Letter to us immediately
- Keep us updated if you change your mobile number or email ID. This will help you keep a track of all transactions made for your policy
- Always mention your policy number when you make your premium payment through cheque

DONTs

Remember to

- Never submit original documents like PAN card, driving license, passport, etc. to unknown persons. We will never require you to submit your original documents for any of our transactions
- Never issue blank cheques for any financial transaction
- Never share your website user ID, password, etc. with anyone (including Standard Chartered Bank officials)
- Never share One Time Password (OTPs) sent by Standard Chartered Bank with anyone
- Do not respond to callers or mailers that seem suspicious. These may pose to be representatives of the Insurance Regulatory and Development Authority of India (IRDAI) or Insurers and may mislead you to make additional payments (over and above your premium amount) by promising you high rewards and bonus on your existing insurance policy