



IndusInd Nippon Life

| Frequently Asked Questions |



IndusInd Nippon Life

1. Policy Validity & Continuity

1. Will my policy be affected because of this change?

Answer: Absolutely not. Your existing policy remains 100% valid with the same benefits, terms, and conditions. There is no change in your policy status or coverage.

2. Will my existing policy still be valid?

Answer: Yes, your policy remains 100% valid. Nothing changes, your terms and benefits stay exactly the same.

3. Will the Hinduja Group (IndusInd)/IIHL honour my policy?

Answer: Absolutely. All policy promises will be fully honoured by IndusInd Nippon Life Insurance.

4. Will there be any changes to my policy now or later?

Answer: No. Your policy terms and conditions will remain unchanged for the entire duration.

2. Policy Documents & Records

5. Will I receive a new policy document or number?

Answer: No. Your current policy document and policy number remain valid, and no new document is required.

6. Do I need to re-submit any documents or details?

Answer: No. You do not need to resubmit any documents.



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3. New Policies, Coverage & Servicing Support

7. Do I need to buy a new policy under IndusInd Nippon Life Insurance?

Answer: No, you will not need to buy a new policy. Your current policy continues as it is, without any disruption. However, for any additional coverage, you may choose to purchase a new policy.

8. Will my servicing advisor or branch change?

Answer: There will be no change to your advisor or your servicing branch. You will continue to receive support from the same people who have been assisting you so far.

9. I live in a smaller town. Will your branch still be operational?

Answer: Yes, all our existing 700+ branches will continue to be fully operational. Your access to our services remains uninterrupted. Check our branch locator <https://www.indusindnipponlife.com/find-a-branch-near-you>

4. Premium Payment & Service Access

10. Can I still pay my premiums the same way?

Answer: Yes, you can continue to pay premiums through the same modes – online, ECS, agent, branch, or any partner platform. There is no change in the payment process. You may also pay through the customer app or through the website.

11. Can I pay premiums or get service at IndusInd Bank branches?

Answer: Currently, you can continue to use INLIC's existing branches and other modes for service. If IndusInd Bank branches are added as service points, we will inform you.



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5. Premiums, Benefits & Investments

12. Will the premium amount increase?

Answer: No. Your premium amount stays the same as per your existing plan.

13. Will my existing benefits, bonuses or returns get affected?

Answer: No, all benefits, including bonuses, will continue as per the original policy terms.

14. Will my fund performance or ULIP investments be affected?

Answer: No, terms of the policies and fund management strategies shall remain unchanged throughout the transition period. The team managing your investments, as well as the underlying investment philosophy and process, remain unchanged.

6. Support & Grievance Redressal

15. Where can I raise a complaint or get help?

Answer: Any query or complaint can be raised at **customerservice@indus-indnipponlife.com** or you may visit your nearest branch or call your advisor. Alternatively, you may call our toll-free number **1800 102 1010** from 8:00am to 8:00pm, Monday to Saturday (except public holidays). For more details visit **www.indusindnipponlife.com**