

Frequently asked questions (FAQs) – Servicing of Reliance Health Insurance - Policyholders

S. No.	Question	Answer
1	What will be renewal process for my policy? Where do I pay renewal premium?	Existing Reliance Health Insurance Company Limited (RHICL) policies will be ported to Reliance General Insurance Company Limited (RGICL) or customer may choose to port their health insurance policies to any other Health Insurer or General Insurer. In case policy is ported to RGICL, policyholder can pay renewal premium in any of RGICL branches or through RGICL website.
2	Whether I can cancel my policy	Yes, you can cancel the policy as per terms & conditions of the product.
3	Whether my money is safe	Yes, your policy is safe and policy benefit continues as per your Policy Document.
4	Whether my claims will be paid?	Yes, claim will be processed as per terms & conditions of the policy.
5	Who will pay my claims?	The claims will be paid by RGICL without having any impact on policyholder.
6	Whether I will get new policy document?	No, Same document would be valid. In case of portability new document will be issued by the new Insurer.
7	I have taken policy from Health Manager, now he is not there. What is the alternate contact number and email-id?	There is no impact on your policy benefits and service due to exit of any employee. You can contact on 022-4890 3009. Or email us on services@Indusindinsurance.com for servicing of your policy
8	What is the escalation metrics if issues are not resolved?	You can contact RGICL on the following phone numbers or email ID: Phone number: 022-4890 3009 Email ID: caresupport@indusindinsurance.com Nodal officer: grievances@indusindinsurance.com Head Grievance: headgrievances@indusindinsurance.com
9	What will happen to Network hospitals for cashless claims? Will there be any change?	The Network Hospital list can be referred on RGICL Website. All the prominent hospitals across the country are on cashless network.
10	I want to do certain changes in policy, what will the revised process for this?	You can contact RGICL on the following phone numbers or email ID to process any change in your existing policy: Phone number: 022-4890 3009 Email ID: services@Indusindinsurance.com
11	Why is this business transfer & merger happening?	As per IRDAI directive, Reliance Health Insurance health insurance portfolio is being transferred to Reliance General Insurance. IRDAI Order reference no. IRDA/F&A/ORD/SOLP/200/11/2019 dated November 6, 2019 may be referred for the same.
12	What will happen to RHICL from 15-November-2019?	RHICL will stop selling new policies and servicing existing policies. All existing policyholders of RHICL will have an option to port to RGICL or any other insurer
13	Who will pay our claim?	Claims will be honored by RGICL
14	What about our policy continuity?	Policyholders will continue to enjoy the benefits of continuity as per policy terms.
15	What about T&C for my policy?	Present terms and conditions shall prevail. Once the policy is ported and renewed, the terms and conditions of the company to which policy is ported will apply.
16	Where do I approach for Claim processing – Cashless & Reimbursement?	Phone Number: 022-4890 3009. Email ID: healthcare@indusindinsurance.com
17	What about renewal of my policy?	All existing policies of RHICL will have an option to port to RGICL or any other insurer.
18	How will I get my refund back on cancellation?	There is no change to the refund process. Upto 180 days from the time of policy issuance, the amount will be refunded into source account and post 180 days of policy issuance, the amount will be credited into your personalized account.
19	Will there be any change in the Premium of my policy due to company change?	There is no change in the premium of your existing policies that are transferred from RHICL to RGICL.
20	Will the product "More Health" be continued?	No. Product "More health" will no longer exist at RGICL as the same is registered under RHICL with the regulator. Changes if any at a later stage would be communicated as applicable on Company's website
21	Will the new company continue my benefits accrued till now? (30 day, 24 months & 36 months waiting period)	Yes, post moving your existing policy from RHICL to RGICL the existing tenure of the policy will be considered in similar way as it is done at the time of Porting of a health insurance policy.
22	What will be the new contact centre / helpline number & email ID?	You can contact RGICL on the following phone numbers or email ID: Phone Number: 022-4890 3009 Email ID: services@Indusindinsurance.com
23	Will RGI branch near me help with the existing product & future requirements?	Yes, all branches of RGICL will service your policy & respond to your queries, if any.
24	What about my claim processing that I have already submitted to RHICL?	With effect from 15-Nov-19 RGICL will be responsible for servicing the existing claims lodged & will evaluate & process the claims.
25	What about my insurance proposal that I have submitted to RHICL & await decision?	The proposal deposit amount received will be refunded.
26	What will happen to my "Agency" with RHICL and the commission? (Advisor Channel)	We will be sending a separate communication in this regard

Claim Process

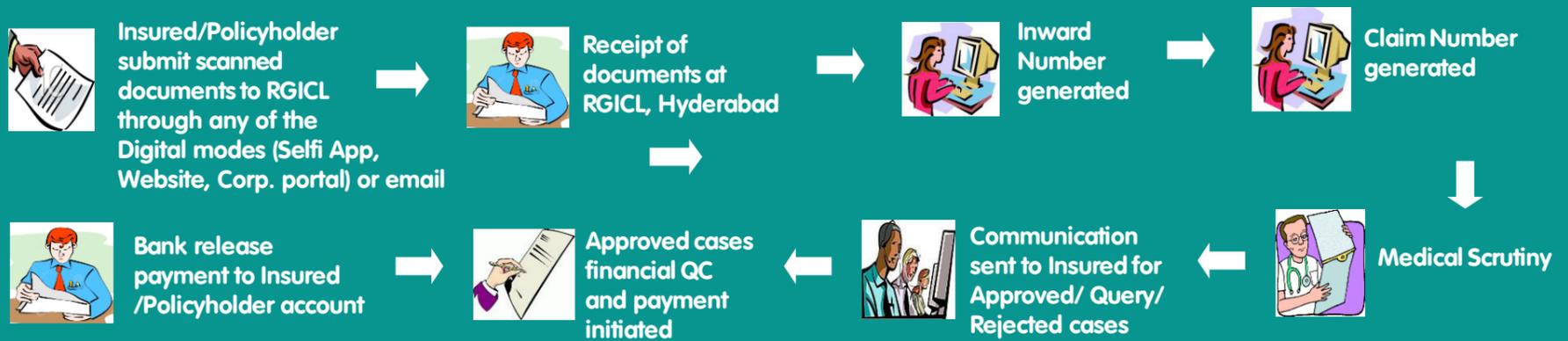
As directed by Insurance Regulatory and Development Authority of India (IRDAI) vide its Order ref. no. IRDA/F&A/ORD/SOLP/200/11/2019 dated November 6, 2019 the entire health insurance portfolio of Reliance Health Insurance Limited (RHI) is being transferred to Reliance General Insurance Company Limited (RGICL) with effect from November 15, 2019. Subsequently, please find below the steps for claim process to be followed by the policyholders of RHIL:

Pre-authorization (Cashless) Process



- Hospital admits the Patient & submits the Cashless request to RGICL
- RGICL reviews the request & informs hospital with the authorization status
- For Approved request, Insured/Policyholder undergoes treatment & signs all relevant documents before discharge. RGICL approves only for Medical Expenses (All Non Medical Expenses are to be borne by the Insured/Policyholder).
- Payment of the bills shall be made directly to the Concerned Hospital by RGICL.
- If the request is Rejected, Insured/Policyholder can avail the treatment at the hospital. For rejected claims, all the Bills are to be paid by the Insured/Policyholder & collect all the original documents from Hospital.

Reimbursement Process



- Insured/Policyholder gets admitted in hospital & undergoes treatment.
- Post discharge patient pay all the bills & collect the requisite documents.
- Insured/Policyholder submits all the Original documents to RGICL, along with duly filled Claim form for Reimbursement Process
- RGICL reviews the documents and takes a decision based on the information provided by Insured/Policyholder.
- If the claim is under query, a Query Letter is mailed to Insured/Policyholder for submission of requisite documents.
- If the Claim is approved, Payment shall be made to the Insured/Policyholder as per the policy terms and conditions.
- If the claim is rejected, Rejection Letter is mailed to the Insured/Policyholder, along with reasons for rejection.

FAQ's (Frequently Asked Questions)

1. How can you help customer to intimate claim?

Insured/Claimant/Agent can intimate a claim through Selfi app, RGICL website, corporate portal or call at the call center

The Helpline Number is 022-4890 3009 (Paid Number)

Step 1: Select Language Option (Dial 1 - English, Dial 2 - Hindi)

Step 2: Select Intimation (Dial 2)

Step 3: Select Health (Dial 2)

2. How can a customer get his/her queries/ complaints resolved, if any?

Drop us a mail on healthcare@indusindinsurance.com or Call on the call centre number 022-4890 3009 (Paid Number). We shall get back to you with resolution at the earliest. For quick resolution, < Claim number> to be included in subject line of Email

3. Will Acknowledgement be issued for any communication with respect to claim?

Yes. If you have contacted us through Email, you will get an acknowledgement mail from RGICL. If you have contacted us through Call/SMS, you will get an acknowledgement SMS for the same.

4. Where to find the Network hospital details?

Network (empanelled) hospital detail is available on our website: www.reliancegeneral.co.in

5. Is NEFT mandatory?

Yes. Following are the parameters to be fulfilled for NEFT payment:

- Cheque should always be original and cancelled one.
- A/c no, IFSC Code and name of accountholder should be printed on the cheque. Please note that some of the banks (especially co-operative banks) providing the cheque book on which account-holder name may not be printed.
- In this case, for safer side, in addition to cancelled cheque copy, you can provide pass-book copy to confirm name and A/c no.

NEFT can be triggered to co-operative bank also with above compliances.

6. Which all costs are borne by Insured?

Non-payable items and co-payment charges have to be borne by the Insured.

7. How to check the claim status?

- "SMS ClaimStatus<space>Claim No. to 9266334477
- Call at the helpline number 022-4890 3009 (Paid Number)
- Check the status of your claim on our Selfi App, Corporate portal or on website – www.reliancegeneral.co.in

8. How to share claim documents?

You can share the requisite documents through any of our digital platforms- Selfi App, RGICL Website, Corporate portal or share via our support email address.

9. How to download claim form & other required documents?

Please visit our website & in document tab click on the required form & download;
website: www.reliancegeneral.co.in

10. Cashless hospitalization can be availed from any hospital?

Yes, cashless hospitalization can be availed even at non-network hospitals, subject to approval and availability of required documentation.

However, we recommend our policyholders to visit **RGICL network hospitals to ensure faster processing and a smoother cashless experience.**