

# Policyholder Servicing Turnaround Time\*

## General

- Processing of proposal and communication of decisions including requirements/issuance of policy/cancellation
- Obtaining a copy of the proposal form
- Post Policy issue service requests /refund of proposal deposit and also Non-claim related service requests

## Maximum Turn Around Time

### Calendar Days

DAYS  
15

DAYS  
15

DAYS  
15

## Life Insurance

- Free Look Cancellation Refund
- Surrender/Withdrawal
- Maturity Claims/Survival Benefit/Annuities
- Raising claim requirements after lodging the claim
- Death claim settlement without investigation requirement
- Death claim settlement/repudiation with investigation requirement

DAYS  
7

On due date, if all necessary documents are received upto 7 calendar days prior to due date. Else, 7 calendar days from the date of receipt of the last required document.

DAYS  
15

30 days from the date of receipt of the last necessary document.

Investigation should be completed not later than 90 days from the date of receipt of claim intimation and the claim shall be settled/repudiated within 30 days thereafter.

## Grievance

- Resolve a grievance

DAYS  
15

## Health

- Health claim settlement without investigation requirement
- Health claim settlement/repudiation with investigation requirement

30 days from the date of receipt of the last necessary document.

For Health Claims, investigation should be completed not later than 30 days from the date of receipt of the last necessary document and the claim shall be settled/repudiated within 45 days from the date of receipt of the last necessary document.

\*Interest shall be paid by the Company in case of delay



*Sar utha ke jiyo!*

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\*As prescribed by IRDAI for Life Insurance Companies.

Verify/update your mobile number and Email ID at any of our touchpoints mentioned below to receive policy updates via SMS and email.

Electronic payment of claim/maturity/ other dues is mandatory. Submit NEFT documents at any HDFC Life branch or email us at [service@hdfclife.com](mailto:service@hdfclife.com). Please ignore, if submitted.

Any unclaimed amount will be invested in "Money Market Instruments, Liquid Mutual Funds and/or fixed deposit of scheduled banks". Administration and Fund management charge up to a maximum of 0.20% per annum will be applicable on unclaimed fund.

[www.hdfclife.com](http://www.hdfclife.com)

022-68446530  
(Call charges apply)

Available Mon-Sat from 10 am to 7 pm  
Do not prefix any country code e.g. +91 or 00.

[service@hdfclife.com](mailto:service@hdfclife.com)

[nriservice@hdfclife.com](mailto:nriservice@hdfclife.com)  
(For NRI customers only)

Chat Bot - Elle  
(Available on HDFC Life website & My Account)



WhatsApp Bot - Etty (Available on official WhatsApp) +91 82918 90569

To receive important updates regarding your policy through WhatsApp, please give a missed call on 922273574 from your registered mobile number.

HDFC Life Insurance Company Limited. CIN: L65110MH2000PLC128245. IRDAI Registration No. 101.

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