Frequently Asked Questions

A few things you always wanted to know, but didn’t know who to ask!

Q1. How do I request for a change in address?
Kindly intimate us of any change in your communication address by providing us a signed written address change request and a self attested copy of your valid address proof at any of our branch locations convenient to you. Correctly updated contact details (address, telephone number and/or mobile number) will ensure that you always receive all relevant communication from us pertaining to your policy.

Q2. How do I request for a change in name/surname?
In the event of correction of name/surname, we would require a standard age proof such as a certified extract of Birth Certificate, School/College Certificate, Passport, PAN Card or Employer Certificate where the name should be exactly as is required by you.
In the event of change of name (on marriage) of a female life, a photocopy of the Gazetted regarding the name change or Marriage Certificate where the old name and the new name has been clearly mentioned should be submitted.
Your original Policy Schedule should also be submitted along with the age proof which will help us re-send you a new Policy Schedule with the changed name/surname and avoid duplication.

Q3. Where do I pay my renewal premium?
You can pay your renewal premium at any Branch Office of the Company. Please refer our website for list of our branches.

Q4. Can I change modes of premium payment?
Yes, you can change your mode of premium payment on any Policy Anniversary.

Q5. What happens when a Policy is lost?
Loss of original Policy can be classified as under:

a) Loss in transit: In case the Policy is dispatched (details of dispatch available in the Policy Tracking System (PTS)) but it has not been received by you, you would need to fill a specified format and submit the same. A fresh "Duplicate Policy" would be issued for your convenience.

b) Lost by the Member: In the event you lose the Policy Document after receiving it then you must submit an Indemnity Bond, on a non-judicial stamp paper of appropriate value. A fresh "Duplicate Policy" would be issued.

Q6. How do I assign / nominate?
In the proposal stage, you could effect a nomination, by nominating someone in the proposal form provided you are also the Life Assured.
Later, you could nominate someone by changing the existing nominee, by giving a written notice to the Company.
For assignment, the Life Assured needs to give a written notice to the Company. Upon receipt of this notice, the Company may ask for production of all original Documents for verification and satisfaction before recording the assignment. Both assignment and nomination will be confirmed by an endorsement on the Policy.

Q7. How do I claim a Maturity Benefit?
The Claims Department will send you an intimation letter along with a Discharge Form, nearly one month prior to Maturity Date, at your address of communication.
On completion of the Discharge Form you must send it back with original Policy Documents to the Claims Department.
A cheque will be dispatched to the address of communication as per our records, before the Maturity Date.

Q8. How does my Nominee claim a Death Benefit?
- Contact your Advisor/Sales Manager/nearest Branch OR you may directly contact our claims department at Reliance Life Insurance Company Limited, The Claims Department, 9th Floor, Building No. 2, R-Tech Park, Nirion Compound, Next to Hub Mall, Behind I-Flex Building, Goregaon (East), Mumbai 400 063.
- Send a mail to the Claims Department at rlife.customerservice@relianceada.com or register at our website www.reliancerlife.com
Based on the intimation, the Claims Department will send you a list of forms or documents that need to be submitted. On receipt of complete documents, we will let you know our decision.

Things to remember
Over and above keeping your original Policy Documents carefully, do adhere to the following:
- Keep a copy of your Policy Documents
- Ensure that your Nominee/ Assignee also has a copy of your Policy Documents
- Ensure that you have your Advisor’s contact details.

Reliance Life Insurance Company Limited (Reg. No 121)
Registered Office: H Block, 1st Floor, Dhirubhai Ambani Knowledge City, Navi Mumbai, Maharashtra 400 710, India
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Income Tax Benefits under the income tax laws of 1961 are subject to amendments and interpretation  Kindly consult a tax expert
Kindly review the offer documents carefully before investing  Conditions apply.  Insurance is the subject matter of the solicitation.