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With insurers offering policy renewals digitally, I feel apprehensive about sharing my personal and financial information online. With multiple people approaching for online renewal, how can I cut through the clutter and what precautions should I take to ensure my information is safe?

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India has seen remarkable strides in digitalisation over the past few years, transforming the way we live and interact. Digital transactions have become second nature to us, from paying electricity bills to renewing insurance policies—all from the comfort of our homes.

The digital era offers immense convenience. When it comes to renewing insurance policies, policyholders can now complete the process with just a few clicks, avoiding the hassle of paperwork and ensuring benefits like the no-claim bonus remain intact. However, with this convenience comes the need for caution. Just as robberies were once confined to the streets, today we must guard



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ourselves against digital threats such as online fraud and hacking. While this convenience is empowering, your apprehension about sharing personal and financial information online is understandable. As we embrace the ease of digital transactions, we must stay vigilant and protect ourselves from emerging risks like online fraud.

When renewing your insurance policy online, it's essential to take certain precautions to cut through the clutter and protect your information. Always use official channels, such as the insurance company's website or their verified mobile app. Insurance companies communicate via official texts or e-mails, so be sure to respond and engage only

through their verified channels. Avoid third-party or unsolicited links, no matter how convincing and authentic they appear, as they can often lead to fraud.

Additionally, ensure you're using a secure Internet connection, avoiding public Wi-Fi networks to prevent exposing your personal information to hackers.

If someone contacts you claiming to represent the insurer, it's crucial to ask for their valid, registered licence and confirm their authorisation to issue policies. Visit the official website and contact the company directly using the published call centre numbers to verify the policy's authenticity. Many insurers provide QR codes on their websites for easy validation. Verify the insurer's official website domain, as fraudsters often create fake websites to deceive customers.

Only use trusted, verified sources and secure 'https' websites when purchasing an insurance policy to protect yourself from potential scams and unauthorised transactions. In addition to this, I would suggest that you should consider opting for a cyber insurance policy to safeguard your digital experience. By following these guidelines, you can navigate the online renewal process more safely and effectively.

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