



USER MANUAL

EASI External Portal

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Sl. No.	Portal Developer
1	HCL Technologies

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I - Introduction:

- NIC is pleased to implement Upgraded, Advanced, Secured, User Friendly and 22 x 7 External portal for Intermediaries and Customers.

Important: Users are requested to read “Standard operating procedure/User manual” before logging into the system.

II - URL:

<https://nicportal.nic.co.in/nicportal/signin/login>

III - Product List:

SI No	Product	NEW	RENEWAL
1	Corona Kavach	Y	NA
2	National Medclaim	Y	Y
3	National Medclaim Plus	Y	Y
4	National Parivar Medclaim	Y	Y
5	National Parivar Medclaim Plus	Y	Y
6	National Super Top up	Y	Y
7	Arogya Sanjivani	Y	Y
8	OMP (BH)	Y	Y
9	PA	Y	Y
10	Private Car	Y	Y
11	Two-Wheeler	Y	Y
12	Standalone Compulsory PA	Y	Y
13	PCV	Y	Y
14	GCV	Y	Y
15	Misc & Special Class of Vehicle	Y	Y
16	HHI	Y	Y
17	SKI	N	Y
18	JPA	Y	Y
19	UHS	Y	Y
20	GRAMIN SURAKSHA	Y	Y
21	GRAMIN SUSWASTHA	Y	Y
22	PARIVAR (OLD)	N	Y
23	VARISTHA	N	Y
24	VIDYARTHI	N	Y

IV - Features:

- External portal is Device Agnostic and can be used in any device such as Mobile, Tab, Desktop or Laptop.
- It is supported in all major browsers.
- Built with most advanced Angular technology which is user friendly and secured.
- Portal is available 22 x 7 and linked to Core Insurance Application (EASI) on a Real time basis.
- Policies are issued directly from Core application, hence no time lag in any endorsement or other services.
- Sending Payment Link to customer is enabled for both New as well as Renewal Quotes.

V - Scope:

- As the technology and setup is different for the new external portal, users need to register afresh (OTP based One Time Registration) to create password.
- At present following Products are live on the new portal for new as well as renewal.
 - National Mediclaim Policy (NMP)
 - Corona Kavach - National
 - National Mediclaim Plus Policy (NMPP)
 - National Parivar Mediclaim (NPM)
 - National Parivar Mediclaim Plus (NPMP).
 - National Super Top-up (NSTM)
 - Arogya Sanjeevani – National
 - OMP
 - Private Car
 - Two Wheeler
 - PA
 - Standalone Compulsory PA
- In addition to the above four, following policies are also available in the new portal for renewal.
 - Parivar Mediclaim (Old)
 - Varistha Mediclaim
 - Vidyarthi Mediclaim
 - UHIS


- PCV
 - GCV
 - Misc and Special Type Vehicle
 - Householder
 - Shopkeeper
 - Gramin Suraksha
 - Gramin Suswastha
- For any of the above products which are available in the old portal for fresh underwriting, users will be redirected to the old portal once any such product is selected.
 - Users need to enter User ID and Password once again for the old portal (User ID and Password for the old portal may or may not be same as the authentication mechanism is different).
 - This flow will continue until the last product is developed and deployed in new portal.
 - Once all products are available in new portal, old portal will be discontinued.
 - Following Products will be added in New Portal within 31st July 2020
 - PCV
 - GCV
 - HHI
 - SKI

VI - Support email:

- For Intermediaries: Agent.Portal@nic.co.in
- For Customers: Customer.Portal@nic.co.in



VII - Registration Flow:

Step 1: For the first time, users have to REGISTER by clicking  button.

nicportal.nic.co.in/nicportal/signin/login



नेशनल इन्श्योरेंस कम्पनी लिमिटेड
(भारत सरकार का एक उपक्रम)
National Insurance Company Limited
(A Govt. Of India undertaking)

LOGIN

UserId *

Password *

Submit

Are you Guest User ? [Click here](#)

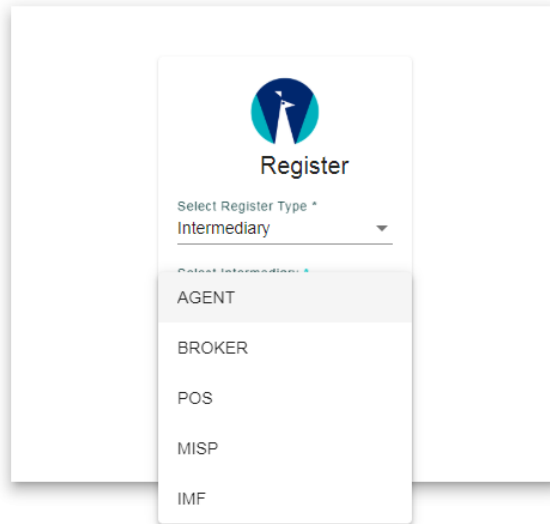
Step 2: Select User Type as Customer or Intermediary.

Register

Customer

Intermediary

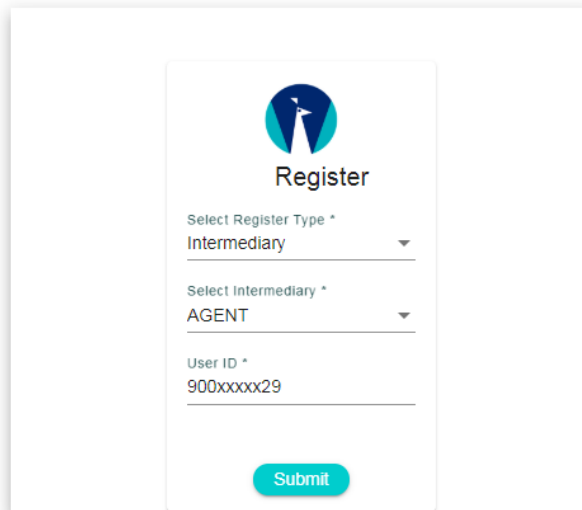
Step 3: If Intermediary is selected in Step 2, select the type of Intermediary in next screen.



The screenshot shows a 'Register' form with the following elements:

- Logo: A blue circle containing a white stylized figure.
- Title: 'Register'
- Field: 'Select Register Type *' with a dropdown menu showing 'Intermediary'.
- Field: 'Select Intermediary *' with a dropdown menu open, listing options: AGENT, BROKER, POS, MISP, and IMF.

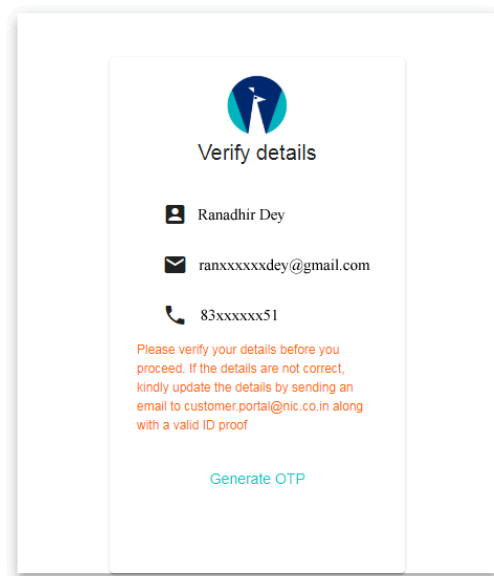
Step 4: Enter the EASI Party ID (Agent ID for Agents etc)




The screenshot shows the 'Register' form with the following elements:


- Logo: A blue circle containing a white stylized figure.
- Title: 'Register'
- Field: 'Select Register Type *' with a dropdown menu showing 'Intermediary'.
- Field: 'Select Intermediary *' with a dropdown menu showing 'AGENT'.
- Field: 'User ID *' with the text '900xxxxx29' entered.
- Button: A teal 'Submit' button.


Step 5: Check if the email id and mobile numebr is correct and accordingly generate OTP.



Verify details

 Ranadhir Dey

 ranxxxxxdey@gmail.com

 83xxxxxx51

Please verify your details before you proceed. If the details are not correct, kindly update the details by sending an email to customer.portal@nic.co.in along with a valid ID proof

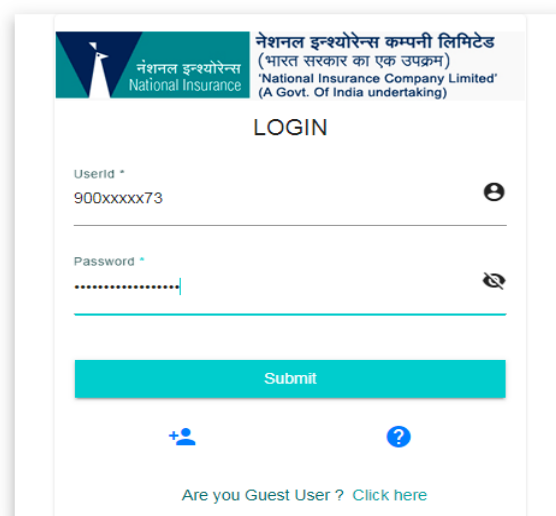
[Generate OTP](#)

Step 6: in the next screen, enter OTP and create your password.

- Same flow for Customers or other intermediaries

VIII - Login Flow:

Step 1: Enter EASI ID as User ID (Customer ID for Customer, Agent ID for Agent etc.) and Password to login.



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(भारत सरकार का एक उपक्रम)
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(A Govt. Of India undertaking)

LOGIN

Userid *
900xxxxx73

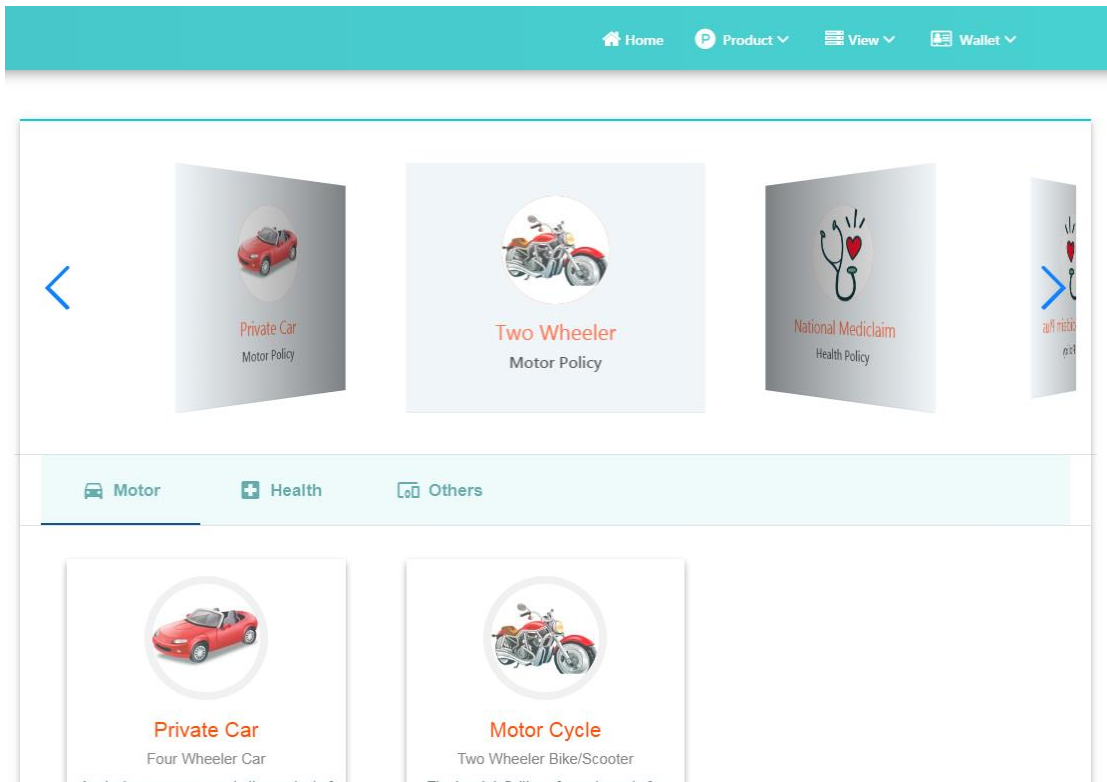
Password *
.....

[Submit](#)

[+](#) [?](#)

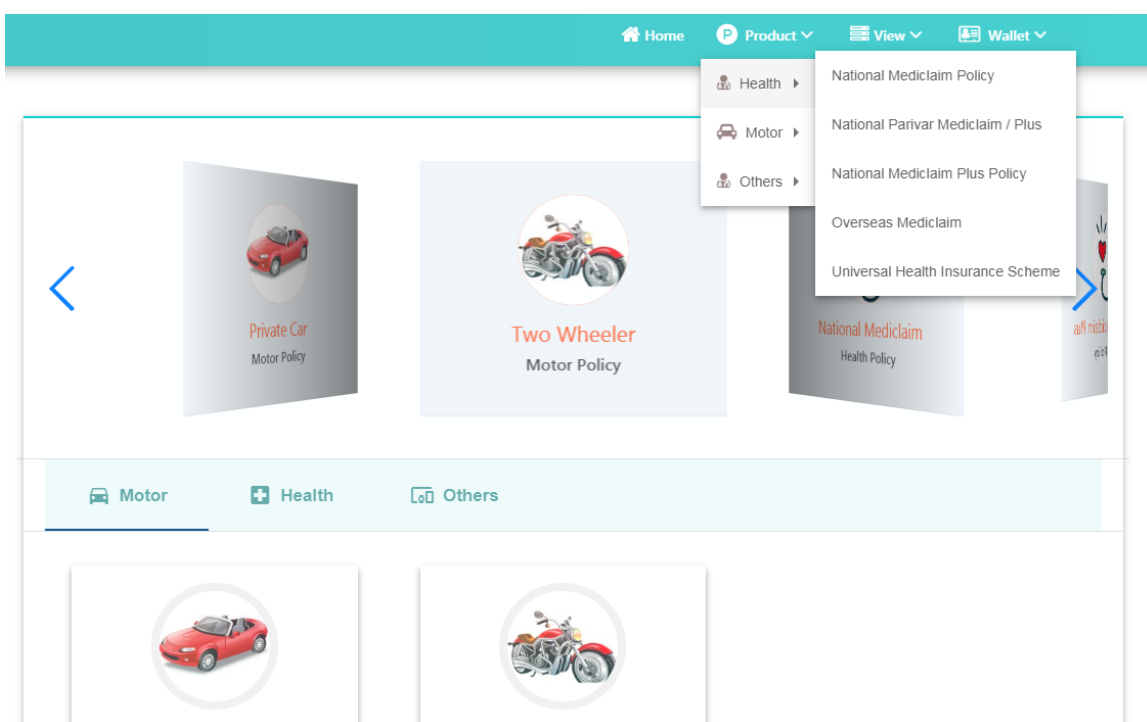
Are you Guest User ? [Click here](#)

Step 2: You will be landed on the Home Page of the portal.

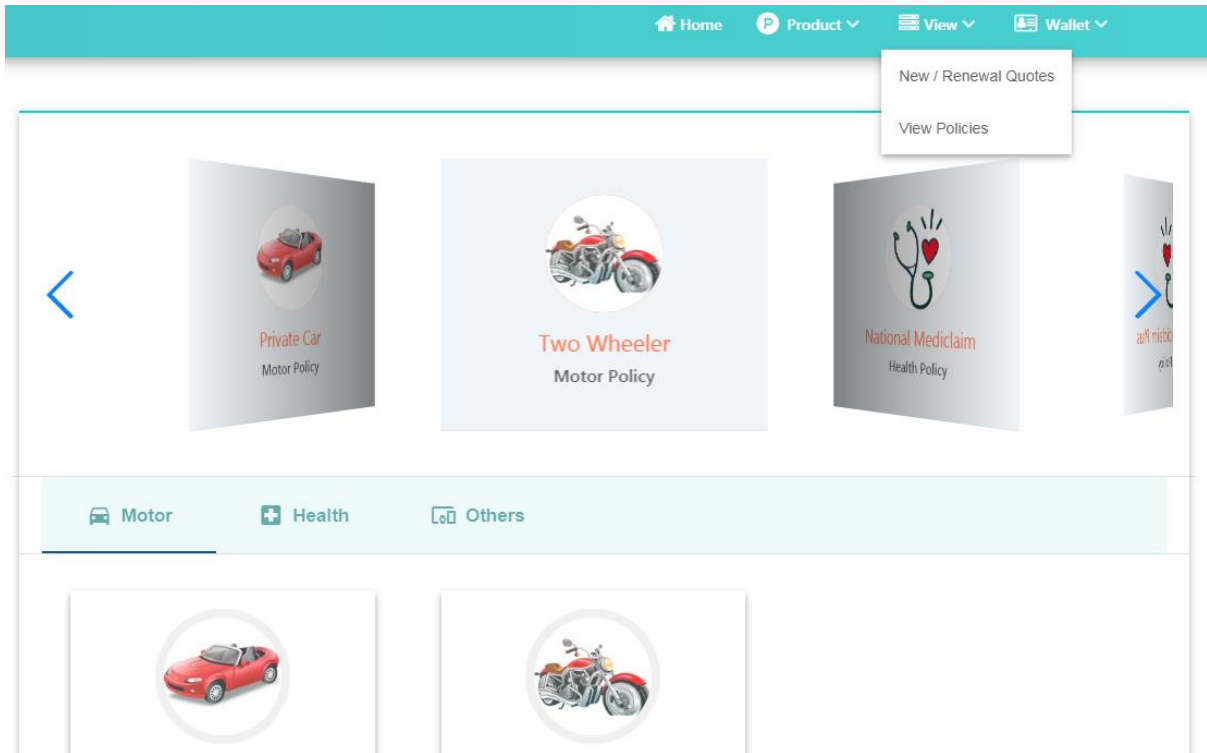


IX - Navigation Flow:

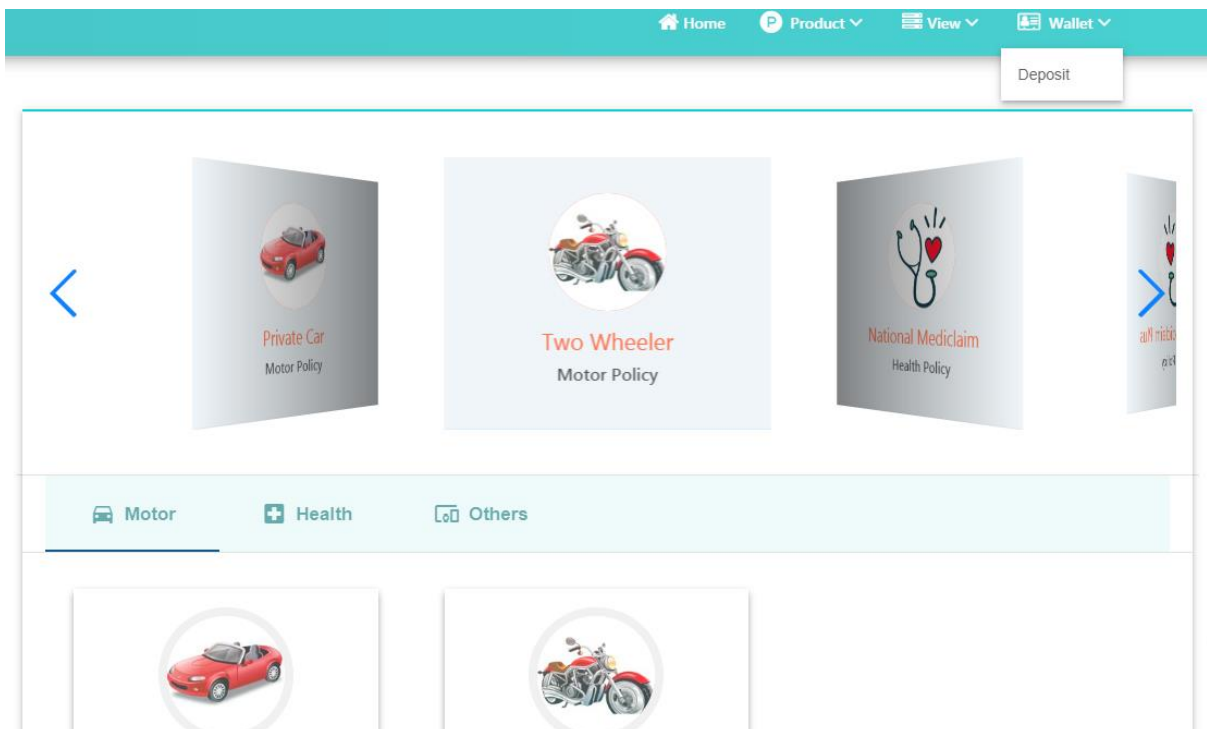
1. Once logged in, check different products available for underwriting by going to the Product Menu.



2. Select the product you want to purchase and proceed for data entry.
3. View or renew existing policies by visiting View Menu.



4. Eligible Intermediaries can use the Wallet Menu to view and reload their CD/PD account.



X - Available Payment Options

- For Customers: Credit/Debit Cards (Visa/Master/Amex/Rupay), Net-Banking, UPI, E-Wallets
- For Intermediaries: In addition to above, Cheque and PD options are available subject to approval* from mapped office.
- For new and renewal, Sending Payment Link directly to customers has also been enabled.

*RACs can enable through Agent Admin Module.

XI - Applicable Auto Underwriting Rules for Online Policy Issuance

National Medclaim Policy		
Proposer Age	Between 18 years to 49 Years	Renewability lifelong on same Terms and Conditions subject to no changes in the policy
Member Age	Children between three (03) months and eighteen (18) years may be covered, provided parent(s) is/are covered at the same time.	
	Brother, up to 25 years, if a bona-fide student and not employed Sister, if not employed, till marriage	
	All Other eligible Members like Spouse, Parents, Parents-in-law - 18 years to 49 Years	
Sum Insured	Less than equal to 10 Lacs allowed	
Pre-Existing Disease	Not to be allowed online	
TPA Option	Should be mandatory for all online policies. Choice of TPA to be given online.	

National Medclaim Plus Policy		
Proposer Age	Between 18 years to 39 Years	Renewability lifelong on same Terms and Conditions subject
Member Age	Dependent Child - 3 months to 25 Years	
	All Other eligible Members - 18 years to 39 Years	

Sum Insured	Less than equal to 5 Lacs allowed	to no changes in the policy
If any Pre-Existing Disease present	Not to be allowed online	
Any Optional Covers opted for	Not to be allowed online	
TPA Option	Mandatory for all online policies. Choice of TPA not to be given online. Alloted retails TPAs for the respective allotted office should come automatically.	

National Parivar Mediclaim Policy		
Proposer Age	Between 18 years to 49 Years	Renewability lifelong on same Terms and Conditions subject to no changes in the policy
Member Age	Dependent Child - 3 months to 25 Years	
	All Other eligible Members - 18 years to 49 Years	
Sum Insured	Less than equal to 10 Lacs allowed	
If any Pre-Existing Disease present	Not to be allowed online	
Any Optional Covers opted for	Not to be allowed online	
Any member Suffering from Hypertension	Not to be allowed online	
Any member suffering from Diabetes	Not to be allowed online	
TPA Option	Should be mandatory for all online policies. Choice of TPA not to be given online. Alloted retails TPAs for the respective allotted office should come automatically.	

National Parivar Mediclaim Plus Policy		
Proposer Age	Between 18 years to 39 Years	Renewability lifelong on same Terms and Conditions subject to no changes in the policy
Member Age	Dependent Child - 3 months to 25 Years	
	All Other eligible Members - 18 years to 39 Years	
Sum Insured	Less than equal to 10 Lacs allowed	
If any Pre-Existing Disease present	Not to be allowed online	
Any Optional Covers opted for	Not to be allowed online	
Any member Suffering from Hypertension	Not to be allowed online	

Any member suffering from Diabetes	Not to be allowed online	
TPA Option	Should be mandatory for all online policies. Choice of TPA not to be given online. Alloted retails TPAs for the respective allotted office should come automatically.	

National Super Top-Up Mediclaim Policy		
	NEW POLICIES	RENEWAL POLICY
Proposer Age	Between 18 years to 49 Years	Renewability lifelong on same Terms and Conditions subject to no changes in the policy
Member Age	Dependent Child - 3 months to 18 Years may be covered, provided parent(s) is/are covered at the same time.	Dependent male child only up to twenty five years, shall be allowed renewal if not employed. Dependent female child if not employed, shall only be allowed renewal till marriage.
	All Other eligible Members i.e. Spouse, Parents, Parents in law can be given if age between - 18 years to 49 Years	Renewability lifelong on same Terms and Conditions subject to no changes in the policy
Sum Insured	NO RESTRICTION IN SI FOR ONLINE PORTALS. In floater policies minimum 2 members should be covered.	
Threshold	THRESHOLD CORRESPONDING TO THE RESPECTIVE SI OPTED	

Pre-Existing Disease	Not to be allowed online	
TPA Option	Should be mandatory for all online policies. Choice of TPA not to be given online. Allotted retails TPAs for the respective allotted office should come automatically.	
Discounts available in the Policy		
Early Entry Discount	In case where an insured person has entered the policy before the age 42 (completed years) and renewed the policy for a continuous period of 3 years, an EED of 5% on individual premium will be allowed starting from the fourth policy period and continue in subsequent renewals during the life time of the Policy.	5% on individual premium. Applicable from 4th policy renewal onward if entered before 42 completed years as mentioned.
Family discount	In case one or more of the family members are covered along with the proposer - applicable only in Individual policies.	Discount of 5% shall be allowed on the total family premium for new and renewal policies. Not applicable in Floater policies.
Online/ Direct Discount	For Policy bought online, by walk in customer (where no intermediary is involved)	Discount of 10% shall be allowed on the final payable premium for new and renewal policies.

Arogya Sanjeevani – National Policy		
Proposer Age	Between 18 years to 54 Years.	Renewability lifelong on same Terms and Conditions subject to no changes in the policy
Member Age	Dependent natural or legally adopted children - 3 months to 25 Years.	The Policy can be renewed without break throughout the lifetime of the Insured Persons except for children above eighteen (18) years of age, if financially independent.

	All Other eligible Members like Legally wedded spouse, Parents and Parents-in-law - 18 years to 54 Years	Renewability lifelong on same Terms and Conditions subject to no changes in the policy
Sum Insured	Less than equal to 5 Lacs allowed	
Pre-Existing Disease	Not to be allowed online	
TPA Option	TPA option is mandatory for this policy. Multiple TPA options available for each office should also be available here in this policy.	
Discount for Online Sale	Discount of 10% shall apply on new policy issued through Customer Portal or renewal of policy through Customer Portal only, provided the policy is with Yearly premium payment frequency and no intermediary is involved.	
Premium Installment facility	To be implemented	

OMP-BH – Overseas Mediclaim (Business & Holiday)		
AGE	Plan = A1, A2 & K AND Age <=60	Renewability - Not Applicable in OMP
	Plan = B1 & B2 AND Age <=40	
If any Pre-Existing Disease present	Not to be allowed online	

Personal Accident Policy		
	NEW POLICIES	RENEWAL POLICY
Sum Insured	Sum insured 15 lacs and below	Renewability lifelong on same Terms and Conditions subject to no changes in the policy
	Sum Insured / Monthly Income <=60	
Risk Category	Normal OR Medium	
AGE	Table 3 Age between 18 and 60 years for self. For others age <=60.	
	All other Tables Age between 18 and 70 years for self. For others age <=70.	
Any Disability	Not to be allowed online	

Private Car Package	Vehicle Age <=10 years, IDV <=20 lakhs, Max Break-in <= 3 days
Private Car Liability	Vehicle Age <=14 years, No Limit in Break-in

Two Wheeler Package	Vehicle Age <=10 years, IDV <=3 lakhs, Max Break-in <= 3 days
Two Wheeler Liability	Vehicle Age <=14 years, No Limit in Break-in

XII – Quick Renewal

For the benefit of our Policy Holders, we have enabled Quick Renewal facility through our Corporate Website (<https://nationalinsurance.nic.co.in>) where policy holders can renew their policies without logging into Customer Portal. Here policy holders need to enter policy number and captcha and in the next screen system displays the name, quote number, policy effective date, applicable premium etc. After verifying the details policy holders can proceed for payment through any of the available digital payment options. On successful payment, policy pdf can be generated then and there. At present following products can be renewed through Quick Renewal option.

- National Mediclaim Policy (NMP)
- National Mediclaim Plus Policy (NMPP)
- National Parivar Mediclaim (NPM)
- National Parivar Mediclaim Plus (NPMP)
- Parivar Mediclaim (Old)
- Varistha Mediclaim
- Vidyarthi Mediclaim
- National Super Topup
- PA
- UHIS
- Private Car
- Two-Wheeler
- PCV
- GCV
- Misc and Special Type Vehicle
- Householder
- Shopkeeper
- Gramin Suraksha
- Gramin Suswastha

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