

Norka Care Enrollment Process Documentation

Introduction

This document explains the complete process for enrolling in your health insurance policy through the Norka Care app:

- Signing in to the app
 - Confirming your personal details
 - Enrolment process
 - Filling in the enrollment form
 - Paying the enrollment fee
 - Getting your e-card
 - Solving common problems and getting help
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1. Before You Begin

Keep the following details ready so you can complete your enrollment in one go:

- Your NORKA ID, or the phone number or email address you registered with
- The full name and date of birth of each family member you want to cover (spouse, children, parents or in-laws)
- Your nominee's name, date of birth, phone number and address
- If your nominee is under 18: the name, date of birth and relationship of an adult guardian
- A payment method: UPI, debit or credit card, net banking or a wallet

Key Terms

- **Sum insured** – The maximum amount your policy covers.
- **Coverage type** – Who is covered: only you, or you and members of your family.

- **Nominee** – The person who receives the insurance benefit if something happens to you.
 - **Guardian** – An adult who receives the benefit on behalf of a nominee who is under 18.
 - **Enrollment fee** – The amount you pay to join the policy.
 - **E-card** – Your digital insurance card, used as proof of cover at the hospital.
 - **Instalments** – Paying the enrollment fee in parts on set dates, instead of all at once.
 - **OTP** – A one-time 6-digit code sent to you to confirm your identity.
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2. Signing In

You sign in to the Norka Care app with a one-time code (OTP). No password is needed.

Step 1: Choose a Sign-in Method

Open the app. On the **Login** screen, choose one of the following:

- NORKA ID
- Phone
- Email

Step 2: Enter Your Details

Enter your NORKA ID, phone number or email address and tap **Proceed**. For a phone number, select your country code first.

Step 3: Enter the OTP

A 6-digit code is sent to you. Enter it on the **Enter OTP** screen and tap **Continue**.

Notes

- If you do not receive the code, wait for the timer to finish and tap **Resend OTP**. If you signed in with email, also check your spam folder.

- If you do not have a NORKA ID, tap **Register here** on the Login screen to register on the NORKA Roots website.
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3. Confirming Your Personal Details (First Time Only)

The first time you sign in, the app shows the **Personal Details** screen. This must be completed once before you can use the app.

Step 1: Check Your Details

Check the following and fill in anything that is missing:

- Full Name
- Email Address
- Phone Number
- Date Of Birth
- Gender
- Address

Step 2: Change Your Phone Number (If Needed)

Tap **Change** next to the phone number. A code is sent to the new number to confirm it.

Step 3: Confirm

Tap **Continue**. A confirmation message appears. Tap **Confirm**.

Important: Your date of birth and gender can only be set on this screen and cannot be changed later in the app. Check them carefully before tapping Confirm.

4. Enrolment process

NORKA Care plan that are open for you to join which is listed in the **Enrolment** tab.

Step 1: Open the Enrolment Tab

Tap the plus icon in the middle of the bar at the bottom of the screen. This opens the **Enrolment** tab. If you do not have a policy yet, you can also tap **Browse Plans** on the Home screen to enrol.

Step 2: Review the Plan

Each plan shows:

- Plan name
- Policy number
- Coverage Period (the dates your cover runs)

Step 3: Start Enrollment

Tap **Enroll now** on the plan you want to join. The enrollment form opens.

Notes

- If the screen says “Nothing to enrol”, no plans are open for you at the moment. Pull the screen down to refresh. If you expected to see a plan, contact Customer Support (see Section 9).
 - After you enroll, the plan moves out of the Enrolment tab and appears under **My Policy**.
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5. Filling In the Enrollment Form

The enrollment form has six parts. Fill them in from top to bottom and tap **Continue** at the end. No money is charged at this stage.

Part A: Your Details

Your name, date of birth and contact details are filled in automatically from your profile. You are always covered, so nothing needs to be added here.

Part B: Coverage & Plan

Step 1: Select the Sum Insured

Tap **Sum Insured** and choose how much cover you want.

₹3 Lakh, ₹5 Lakh, ₹10 Lakh, ₹15 Lakh, ₹20 Lakh, ₹25 Lakh, ₹50 Lakh, or ₹100 Lakh.

Step 2: Select the Coverage Type

Tap **Type** and choose who should be covered:

- **Self only** – Only you
- **Family** – You, your spouse and up to 5 children
- **Self + Parents / In-laws** – You and your parents, or your spouse's parents
- **Family + Parents / In-laws** – You, your spouse and children, and your parents or your spouse's parents

Note: The coverage types available for all sum insured.

Part C: Country of Residence

Tap **Country** and select the country where you live (you can search the list). Then select your **State**. If your country has no states, the field shows “Not applicable”.

Part D: Family Members

This part appears only if your coverage type includes family or parents. If you chose **Self only**, go to Part E.

Step 1: Open the Form

Tap **Add family member**.

Step 2: Enter the Member's Details

Enter the member's **Name**, select the **Relationship** and choose the **Date of Birth** from the calendar. If asked, select the **Gender**.

Step 3: Add the Member

Tap **Add Member**. Repeat Steps 1 to 3 for each person. To remove someone added by mistake, tap the × next to their name.

Who Can Be Added

Relationship	Maximum	Age on the policy start date
Spouse	1	18 -110
Son / Daughter	5 children in total	Up to their 25th birthday - 110
Father / Mother	2 parents in total, from one side only	18 -110
Father-in-law / Mother-in-law		18 -110

- You can add your own parents or your spouse's parents, but not both. One parent alone is allowed.
- Ages are counted on the date the policy starts, not on today's date.
- For **Family + Parents / In-laws**, add at least one parent or in-law and at least one spouse or child.
- If a relationship cannot be selected, the list shows the reason, for example “Added”, “Max 5” or “Own parents chosen”.
- If you change the coverage type, anyone not covered by the new type is removed automatically, and the app tells you who.

Part E: Nominee

Every policy needs a nominee – the person who receives the insurance benefit if something happens to you.

Step 1: Select the Nominee

Tap **Select Nominee**. Choose one of the family members you added, or choose **Add new nominee** to enter someone else.

Step 2: Enter the Nominee's Details

Fill in the **Nominee Name**, **Relationship** and **Date of Birth**. If you selected a family member, these are filled in automatically. If asked, select the **Gender**.

The nominee must be your father, mother, brother, sister or child.

Step 3: Enter the Contact Details

Enter the **Contact Number** and **Address**. Email is optional. Tick **Same as the proposer address** to use your own address.

Step 4: Add a Guardian (Only If the Nominee Is Under 18)

A **Guardian** section appears. Enter the guardian's name, relationship to the nominee (for example, Grandmother) and date of birth. The guardian must be 18 or older.

Part F: NORKA Enrollment

Answer **Yes** or **No** to the question “Have you already been enrolled through NORKA?”. An answer is required.

Submitting the Form

Tap **Continue**. The app checks your details. If something is missing, a message at the bottom of the screen tells you what to correct (for example, “Select a nominee”). When everything is correct, the **Enrollment Fee Calculation** screen opens.

6. Paying the Enrollment Fee

Step 1: Review the Policy Summary

The **Enrollment Fee Calculation** screen shows a **Policy Summary** with your coverage Type, Sum insured and Product (the plan you chose). Tap **Family Members** and **Nominee Details** to check that everyone is correct. To make changes, tap the back arrow, edit the form and tap Continue again.

Step 2: Review the Payment Breakdown

The **Payment Breakdown** shows:

- **Net Enrollment Fee** – The fee for your cover
- **NORKA Service Charge (incl. GST)** – A service charge, shown only when it applies
- **Total Payable** – The total of the above

Step 3: Accept the Terms

Tick the box to confirm that you have read and agree to the **Terms & Conditions** and **Privacy Policy**.

Step 4: Tap Pay Now

Check the amount at the bottom of the screen – **TOTAL PAYABLE**, or **DUE TODAY** if you chose instalments – and tap **Pay Now**.

Step 5: Choose a Bank

Select the bank to pay through:

- **HDFC Bank** (secured by Razorpay)
- **Federal Bank** (secured by Easebuzz)

Both accept UPI, cards, net banking and wallets.

Step 6: Complete the Payment

The secure payment window opens. Choose your payment method and complete the payment. When the payment is confirmed, the app moves to the next screen automatically.

Notes

- Stay on the payment screen until the payment finishes. Do not press back or close the app.
 - If you see “Confirming your payment”, wait. It closes automatically once your bank confirms. You can also tap **Check later**.
 - If you close the payment window before paying, nothing is charged. Tap **Pay Now** again.
 - If you see “Enrollment fee not ready yet”, your details are saved and the fee is still being calculated. Wait a moment and tap **Check again**.
 - If there is no fee to pay for your plan, the button shows **Confirm Enrollment** instead of Pay Now.
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7. After Enrollment

When your payment is confirmed, the **Enrollment Successful** screen shows your Policy E-Card.

Step 1: Open Your E-Card

Tap **E-Card**. Your e-card opens in your phone's browser, where you can save or share it. Show it at the hospital as proof of insurance.

Step 2: Finish

Tap **Done**. You are taken to **My Policy**, where your new policy is listed.

Notes

- If the card shows “Submitted”, your enrollment has been sent to the insurer and will be confirmed once they accept it.
- Sometimes the app shows a message such as “Payment received. Your enrolment is confirmed.” and opens My Policy directly. This is normal. If your policy is not listed yet, check again after a while.
- If the app says your e-card is not ready yet, try again later from the Home screen or My Policy.
- On some Android phones, the browser asks you to choose a certificate when the e-card opens. Tap **Deny**. A certificate is not needed.

Where to Find Things Later

- **E-card:** On the Home screen, or open your policy under My Policy.
 - **Payment receipt:** Profile > Transaction History > select the payment > View Receipt.
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8. Troubleshooting

My payment went through, but I am not enrolled yet.

Open **My Policy**. If there is a **Pending** tab, your payment is recorded but your cover is not confirmed yet. Tap **Enroll** on the card to try again. You will not be charged again. If it still does not work, contact Customer Support.

The app says “We could not confirm this payment with the bank.”

Do not pay again. The support team has been alerted and will contact you.

The app says my last payment “is still open”.

An earlier payment attempt has not finished. Complete that payment, or wait for the time shown in the message and try again.

The app says “The payment did not go through.”

Tap **Pay Now** to try again. If money was deducted from your account, contact Customer Support before paying again.

I cannot find my parents in the Relationship list.

Only **Self + Parents / In-laws** and **Family + Parents / In-laws** include parents. Change the Type to one of these. If they are not offered, choose a higher sum insured. You can add your own parents or your spouse's parents, but not both.

The app says a family member is too old or too young.

Children can be covered up to their 25th birthday. Spouse, parents and in-laws must be 18 or older. Ages are counted on the date the policy starts.

I cannot choose my spouse as my nominee.

The nominee must be your father, mother, brother, sister or child.

My date of birth or gender is wrong.

These cannot be changed in the app. Contact Customer Support for help.

9. Getting Help

You can contact support in the following ways:

- **Support Tickets** (Profile > Customer Support) – Raise a ticket with the support desk and track its status.
- **Talk to Support** (Profile > Customer Support) – Call the support team from the app for immediate help.
- **Contact Support** (Home screen) – Connect directly with your Relationship Manager for personal assistance.

You can also enroll through the Norka Care web portal on a computer. The steps and details required are the same as in this document.