



INSURANCE

Don't Pay That Premium! Fraudulent Portal Masquerading as IRDAI :A new cyber-trap is targeting India's 140-crore policyholders

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On 30 September 2025, the Insurance Regulatory and Development Authority of India (IRDAI) posted a pan-India public notice from its Hyderabad headquarters: a look-alike website is milking its brand to steal policy holder money and data.

The genuine consumer-education portal, <https://policyholder.gov.in>, helps buyers compare policies, learn rights and lodge grievances.

The fraudster mirror, <https://policyholdergov.org>, simply drops the last dot-in, making the URL almost invisible to hurried eyes.

IRDAI's emblem, the national India.gov.in logo, the Department of Financial Services' icon and even the Insurance Ombudsman's seal have been copy-pasted on the fake site to manufacture instant credibility.

Victims are being nudged to "pay renewal premium instantly" through a slick dashboard that captures card numbers, UPI IDs and Aadhaar details.

Some callers are promised faster claim settlement for an "online facilitation fee"—a service the real regulator never provides.

The authority reiterated that it neither collects premium, nor charges for claim settlement, nor offers any payment gateway.

Its only mandate is to inform, educate and redress complaints, never to transact.

After detecting the spoof, IRDAI escalated the case to the Ministry of Home Affairs' cyber-crime wing and the CERT-In team for immediate takedown; the site, however, keeps resurfacing with new sub-links.

Policyholders are urged to bookmark only the two authentic addresses:

<https://policyholder.gov.in> and <https://irdai.gov.in>

All other variations, WhatsApp links or SMS short-codes must be treated as hostile.

A quick three-step safety checklist:

- 1) read the URL letter-by-letter,
- 2) look for the pad-lock symbol and "gov.in" suffix,
- 3) never enter card or KYC data on any site that arrives through search ads or unsolicited calls.

Spread the word, one wrong click can empty a wallet faster than a claim is settled.

For further details write to contact@indialaw.in

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