



The procedure for making an Insurance Claim

Life Insurance Policy

I. Death Claim

1. Claim intimation may be sent to the insurance company as soon as possible on death of the insured person. This could be done by the assignee of nominee under the policy or by any close relative or the agent who handle the policy.
2. The claim intimation should contain information like the date, place and cause of death. The insurance agent has the duty to help the life assured's family / assignee to deal with the insurance company to comply with the formalities for a claim.
3. The insurance company will respond to this intimation and will ask for the following documents:
 - Filled-up claim form (provided by the insurance company)
 - Certificate of death
 - Policy documents
 - Deeds of assignments/ re-assignments if any
 - Legal evidence of title, if any policy is not assigned or nominated
 - Form of discharge executed and witnessed



II. Maturity Claim

Where a life insurance policy is maturing, the insurance company will normally send intimation to the policyholder along with a discharge voucher at least two to three months in advance of the date of maturity giving details like the maturity amount payable. The policyholder is required to sign the discharge voucher – which is like a receipt - have his signature witnessed and send it back to the insurance company along with the original policy bond to enable it to make the payment. If the policy has been assigned in favour of any other person or entity like a housing loan company- the claim amount will be paid only to the assignee who will give the discharge.

Health Insurance Policy

The claim under Health insurance policy can be made in two ways:

1. On a Cashless basis: For a claim on cashless basis, the policy holder is required to undergo treatment only at a network hospital of the Third Party Administrator (TPA) who is servicing the policy. The policy holder is required to seek authorization for availing the treatment on a cashless basis as per procedures laid down and in the prescribed form.
2. A Reimbursement Claim: Read the clause relating to claims in the policy documents as soon as the same is received so as to ensure that one understand the procedure and the documents required for making a claim on reimbursement basis. When a claim arises, the policy holder should inform the insurance company as per procedures required. After hospitalization, one need to ensure to obtain and keep ready documents such as claim form, discharge summary, prescriptions and bills that are required to be submitted for a claim.

Motor Insurance Policy

A claim under a motor insurance policy could be

- For personal injury or property damage related to someone else. This person is called a third party in this context or
- For damage to your own, insured, vehicle. This is called an own damage claim and the policy holder who is having comprehensive policy is eligible for claim under this head.

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Third Party Claim

In a third party claim, where your vehicle is involved, it is important to ensure that the accident is reported immediately to the police as well as to the insurance company.

On the other hand, if you are a victim of the loss from somebody else's vehicle, you must obtain the insurance details of that vehicle and make intimation to the insurer of that vehicle.

Own Damage Claim

In the event of an own damage claim, that is, where vehicle of the policy holder is damaged due to an accident, the policy holder must immediately inform the police and the insurance company, to enable them to send a surveyor to evaluate the loss. One should not attempt to move the vehicle from the accident spot without the permission of police and the insurance company. The vehicle should be removed for repair only after getting permission from the police and Insurance Company.

If any policy provides for cashless service, which means the policy holder is not required to pay upfront for covered damages, the insurance company will pay the workshop directly. In either of these situations, the policy holder is required to intimate the insurance company immediately.

Theft Claim

As soon as the insured vehicle is stolen, the policy holder should inform the insurance company immediately. In addition the Transport Department must also be kept informed. Collect all the required documents and submit them along with the requisite claim from duly filled in, to the insurance company.

There may be certain specific documents requirements for specific types of claims. For instance in respect of a theft claim, there is a special requirement that you should surrender the vehicle keys to the insurance company.

Property Insurance

There could be several types of policies that cover property and the property itself could be stationery - like a building, or moving around - like your household goods being transported.

The policy holder is advised to get familiarize with the documents required for a claim as well as the procedures to be followed.

Whether or not a claim arises one must follow the various dos and don'ts in respect of property for the duration of the policy. These dos and don'ts are termed warranties and conditions in the policy document.

In general losses and damages, including those due to theft, fire and flood need to be intimated to the relevant authorities such as the police, the fire brigade and so on. It is important to ensure that the insurance company is intimated to enable them to send a surveyor for surveying and assessing the loss.

Travel Insurance

A travel insurance policy is generally a package policy that includes different types of covers like hospitalization, personal accident, loss/damage to baggage, loss of passport and so on.

The procedure and documents required for a claim would vary from cover to cover. All of them would be mentioned in the policy documents. For ease of procedure and convenience, insurers normally attach the claim form with the policy documents. This will contain the list of documents required in case of claim and also the contact details including phone numbers of the claims administrators either in the destination country to which the policy holder is travelling or in another country that is designated to receive and process your claim intimation. Since this is package policy with various covers and procedures it is very important that the policy holder familiarizes himself with the procedures and documentation in case of a claim.

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