Claim Process Handbook

Insurance is about protection when you need it most—and a smooth claim process is the promise we stand by.
Find your insurance type below and follow the step-by-step guide to file a claim.

Life Insurance Claims

1. Term Insurance Claim

- **When can you claim?** – On the unfortunate death of the policyholder during the policy term.
- **Documents Required:**
  1. Filled claim form
  2. Death certificate
  3. Original policy document
  4. Nominee's ID & bank proof
  5. Hospital records (if applicable)
- **Process:**
  1. Notify the insurer within 30 days.
  2. Submit documents.
  3. Claim verified → lump sum paid to nominee.

2. ULIP Claim

- **Death Claim:** Sum assured + fund value paid.
- **Maturity Claim:** Market fund value paid to policyholder.

3. Participating Plan Claim

- Death: Sum assured + bonuses.
- Maturity: Guaranteed sum assured + accrued bonuses.

4. Child Education Plan Claim

- On Parent's Death → Future premiums waived, policy continues.
- On Maturity → Lump sum for child's education.

5. Retirement/Annuity Claim

- Pension starts at vesting.
- On death → payout to nominee.
- Maturity: Guaranteed sum assured + accrued bonuses.

6. Guaranteed Plan Claim

- Fixed payout on maturity or death.

Health Insurance Claims

1. Hospitalization Claim

- **Cashless Claim:**
  - Visit a network hospital.
  - Show e-card/policy number.
  - Pre-authorization form approved.
- **Reimbursement Claim:**
  - Pay bills first.
  - Submit discharge summary, prescriptions, bills.
  - Claim settled in 7–15 working days.

2. Portability Claims

- Continue coverage even after shifting insurers.
- Claim process remains identical to a new policy.

Motor Insurance Claims

1. Accident Claims

- Intimate insurer immediately.
- FIR (if major accident).
- Vehicle inspection by surveyor.
- Repairs at network garage → cashless OR reimbursement.

2. Theft Claims

- FIR required.
- Non-traceable report from police.
- Insurer settles for Insured Declared Value (IDV).

Non-Motor Insurance Claims

Fire Insurance

- FIR/fire brigade report
- Damage inventory
- Surveyor assessment

Marine Insurance

- Bill of lading, invoice
- Survey report
- Loss estimation

Cyber Insurance

- Forensic report of cyberattack

- Loss documentation

Travel Insurance Claims

Common Claim Types:

- **Medical:** Submit hospital bills & reports.
- **Trip Cancellation/Delay:** Proof of ticket, airline confirmation.
- **Baggage Loss:** Property Irregularity Report (PIR) from airline.
- **Flight Delay/Missed Connection:** Airline confirmation letter.
- **Repatriation:** Embassy papers + transport bills.
- **COVID-19:** Test reports, hospitalization bills.

Group Insurance Claims

- **Group Term Life:** Employer submits claim with death certificate.
- **Group Health:** Cashless/reimbursement process.
- **Group Personal Accident:** Disability/death certificate + FIR.

Personal Accident Claims

- ***Accidental Death:*** *Death certificate, FIR, post-mortem report.*
- ***Permanent Disability:*** *Disability certificate, medical reports.*
- ***Temporary Disability:*** *Medical certificate + income proof.*

Quick Claim Checklist (for ALL Policies)

✔ *Claim form & policy copy*
✔ *ID proof (insured/no and nominee)*
✔ *Supporting documents (bills, FIR, medical reports, surveyor reports)*
✔ *Bank details for settlement*