

PERSONAL ACCIDENT INSURANCE DEATH COVER (PAI

Policy Number: 1111352914000038

A) CLAIM PROCESS

1. The claim process consists of 2 stages :
 - a) Intimation of death
 - b) Submitting the claim forms
2. In the event of death of the Salary Package account holder, an Intimation as per **Annexure 3** is to be given by the claimant to RGICL within 90 days of the death of the customer. The intimation of death is mandatory and to be sent to the following address:

Reliance General Insurance Co. Ltd.,
1-89/3/B to 42/KS/301
3rd floor, Krishe block, Krishe Sapphire
Madhapur, Hyderabad, Pincode: 500081
Email : rcarehealth@rcap.co.in

3. The intimation can also be given through the following channels:
 - a) Call RGICL Toll Free Number 1800 3009
 - b) Fax claim intimation form as per **Annexure 3** to 1800 3010 3001.
 - c) Email claim intimation as per **Annexure 3** to rcarehealth@rcap.co.in

(The following details are to be provided to on toll free number

- a) Name of the deceased salary package account holder
 - b) SBI salary package account number
 - c) Date of death
 - d) Date of accident
 - e) Cause of accident
 - f) Place of accident
 - g) Name of the organization (DSP- Army, Navy, Airforce, GREF;ICG; Assam Rifles ; PMSP – BSF, CRPF, CISF, ITBP,SSB,NSG), etc.
 - h) Personal/ Force number (for DSP, PMSP account holders)
4. Immediately on registering the claim as mentioned above, a system generated reference number would be advised to the claimants by RGICL.
5. The claimant shall submit the claim **to the address mentioned under para 2 above**, within 180 days after the death with the following documents:
 - a) Completely filled claim form as per **Annexure 4**
 - b) Attested copy of Death Certificate
 - c) Attested copy of police report and F.I.R.
 - d) Attested copy of Post Mortem Report.
 - e) Certificate by the Home Branch of the Salary Package Account as per **Annexure 5**
 - f) Cancelled cheque leaf of claimant's Bank account/ Photo copy of the first page of the claimant's Bank Pass Book containing the name of account holder, Bank account number, IFS code

- g) NEFT form containing details of claimant's Account Number (i.e. Bank, Branch, Account No, MICR Code No, and IFSC No) as per **Annexure 6** certified by claimant's Bank, for the purpose of payment in respect of settlement of claim.
 - h) PAN card copy of the Claimant. If PAN card copy is not available, then form 60 may be submitted.
 - i) Other suitable document to prove legal heirship in case claimant is not a nominee/joint account holder as per Bank's record
 - j) For Armed forces, Defense authority report in case FIR is not available.
 - k) Additional requirement: Viscera Report / chemical analysis report in case where post mortem report shows the cause of death due to poisoning or alcohol or any substance abuse.
6. Claimant will submit the claim form complete in all respects, with relevant documents mentioned under **Para 5**–above directly to RGICL. **The system generated Claim Number/Salary Account Number should be mentioned on the Claim Form while sending the physical documents.** The claim number can be used for any queries/ further follow up with the RGICL claim department.
 7. **The total period for intimation and claim submission is maximum 180 days from date of death.**
 8. RGICL will settle claims independently without the involvement of the Bank.
 9. Subsequent correspondence shall be between the claimant and RGICL.
 10. All claims shall be entertained by RGICL where accident has occurred within the period of policy and death has occurred:
 - a) within the period of policy or
 - b) within 12 months of date of accident, in event death occurs after the expiry of policy

B) Settlement Process

1. On receipt of the claim (along with all documents), RGICL will send an acknowledgement to the claimant/sender.
2. RGICL will, on receipt of complete set of documents, process the claim. Any requirement/deficiencies in the documents submitted, shall be sought by RGICL within 10 working days of receipt of the claim.
3. All the documents being in order, RGICL will settle the claim within 15 working days from the date of receipt.
4. All the correspondence related to claim will be directly taken up by RGICL with the claimant. Branch can be a facilitator.
5. All the settlement/ disputes will be between the claimant and RGICL.
6. RGICL will settle claims independently and the claim settlement will be entirely the responsibility of RGICL. Bank will have no liability towards any claim/dispute between the claimant and RGICL.
7. In case of any delay RGICL shall pay interest as per IRDA Norms.
8. Status of the claims can be sought, using system generated claim number, from any one of the following channels. :

Sl. No	Channel	Details
1.	RGICL's call centre	Toll free No. 1800 3009
2.	SMS	Claimstatus<space><claim number> to RGICL Toll free No. 092663 34477
3.	Email	Claim No to rcarehealth@rcap.co.in
4.	Website	www.reliancegeneral.co.in/insurance/index.aspx Navigation: Under Claim Junction tab>write claim number>click <u>-Track Now</u>

9. Any communications through email/ letter for correspondence regarding claims should be sent to rcarehealth@rcap.co.in.

Address : Reliance General Insurance Co. Ltd.,
1-89/3/B to 42/KS/301,
3rd floor, Krishe block, Krishe Sapphire,
Madhapur, Hyderabad, Pincode: 500081

C) Grievance Redressal Mechanism:

- a. If case of any grievance the claimant may contact the insurer with the details of his grievance through:

Channel	Details
Email	services.rgicl@rcap.co.in
Telephone	1800 3009
Letter	Reliance General Insurance Co. Ltd., 1-89/3/B to 42/KS/301, 3rd floor, Krishe block, Krishe Sapphire, Madhapur, Hyderabad, Pincode: 500081

- b. If the claimant is not satisfied with the Insurer company's redressal of his grievance, then he/she may contact the Head of Customer service of RGICL at :

The Grievance Cell, Reliance General Insurance Company Ltd.,
570, Rectifier House, Naigaum Cross Road,
Next to Royal Industrial Estate,
Wadala (West), Mumbai 400 031

- c. If the claimant is not satisfied with the Insurer company's redressal of his grievance, through any of the above methods (10a & 10b), the claimant may approach the nearest Insurance Ombudsman for resolution of the grievance. The details of Insurance ombudsman are also available on IRDA website:

www.irda.gov.in, and on website of General Insurance Council:
www.generalinsurancecouncil.org.in and RGICL's website.

d. The contact details of Governing Body of Insurance Council is

Secretary General
Governing Body of Insurance Council,
Jeevan Seva Annexe, 3rd Floor,
S.V. Road, Sancruz (West), Mumbai 400 054
Tel – 022-26106245/889/671 : Fax – 022-2610 6949
Email – inscoun@gmail.com