

CLAIM PROCESS

Policy Number: 251100/42/15/8200000090

Policy period : 04.01.2016 to 3.01.2017

- a) The PAI (Death) Cover will be available **ONLY** in case of death due to an accident.
- b) The PAI (Death) Cover will be available **ONLY** to Salary Package Accounts **where at least 2 month's salary is credited to the account** preceding the date of the incident.
- c) The policy will be for existing as well as new Salary Package Account holders opened under respective customer types/ product codes.
- d) Only Primary Account Holders of Salary Package accounts (Account holder for whom the salary is being credited) are covered.
- e) In case of multiple accounts related to a single CIF, **ONLY ONE** account where salary is credited will be taken into consideration.
- f) Death in Terrorist/ Naxalite action is included.

A) PERSONAL ACCIDENT INSURANCE DEATH COVER (PAI)

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 4** is to be given by the claimant to NGICL within 90 days of the death of the customer. The intimation of death is mandatory and to be sent to the following address:

National Insurance Co. Ltd.,
Corporate Regional Office,
2nd Floor, Royal Insurance Building,
14, Jamshedji Tata Road,
Churchgate, Mumbai – 400 020

3. The intimation as per **Annexure 4** can also be given through the following channels:
 - a) Fax claim intimation to : **022- 2202 6496/ 2282 6496**
 - b) Email claim intimation to : **251100@nic.co.in.**

The following details are to be provided while intimating claims:

- 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, Air force, GREF;ICG; Assam Rifles ; PMSP – BSF, CRPF, CISF, ITBP,SSB,NSG), etc.
- h) Personal/ Force number (for DSP, PMSP account holders)

4. The claimant shall submit the claim **to the address mentioned under para 2 above**, within 180 days of date of death with the following documents:
 - a) Completely filled claim form as per **Annexure 5**
 - b) Death Certificate in original
 - c) Attested copy of police report and F.I.R.
 - d) Attested copy of Post Mortem Report.
 - e) Certificate by Home Branch containing name of the nominee/joint account holder(s) as per Bank record, duly certified by the Bank officer **Annexure 6**
 - f) The application to be submitted by the claimant will also include interalia details of Account Number (i.e. Bank, Branch, Account No, MICR Code No, and IFS Code No), cancelled cheque (where available) of the claimant for the purpose of NEFT payment of claim to be submitted to NICL (**specimen Annexure 7**).
 - g) PAN card copy of the Claimant. If PAN card copy is not available, then form 60 may be submitted.
 - h) Other suitable document to prove legal heir ship in case claimant is not a nominee/joint account holder as per Bank's record
 - i) For Armed forces, Defence authority report, in case FIR is not available.
 - j) 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.
5. Claimant will submit the Claim Form complete in all respects, with relevant documents mentioned under **Para 4**-above directly to NICL.
6. NICL will settle claims independently without the involvement of the Bank.
7. All future correspondence shall be between the claimant and NICL.

B. For Air Accident Insurance (Death) Cover

- a. The Air Accident insurance Cover will be available **ONLY IF** purchase of air tickets takes place using the State Bank Debit Card within the policy period and accident also takes place within the policy period
- b. The following documents would be submitted for claims:
 - i. Death Certificate in original
 - ii. Attested copy of police report
 - iii. Attested copy of Post Mortem Report
 - iv. Claim Intimation/Claim form duly filled up (**Annexure 4/5**).
 - v. Certificate by Home Branch containing name of nominee/joint account holder(s) as per Bank's record, duly certified by the Bank officer (**specimen -Annexure 6**).
 - vi. Certified copy of Bank statement of Salary Package Account indicating State Bank Debit Card used for purchase of Air ticket/ payment to travel agent for purchase of Air ticket by the Salary account holder, by using SBI Debit card.
- c. Bank will not be a party to any dispute between the card holder and NICL. Such claims will be settled on production of the proof of Airline tickets purchased made using Debit Card and the declaration by the claimant.

C) Settlement Process.

1. Claimants will submit claims either directly to NICL or through Branch of the Bank concerned. NICL will settle claims independently. Bank will not be a party to any dispute between the claimant and NICL.
2. On receipt of the claim (along with all documents), NICL will send an acknowledgement to the claimant/sender.
3. NICL will, on receipt of complete set of documents, process the claim. Any requirement/deficiencies in the documents submitted, shall be sought by NICL within 10 working days of receipt of the claim
4. All the documents being in order, NICL will settle the claim within 15 working days from the date of receipt.
5. All the correspondence related to claim will be directly taken up by NICL with the claimant without involving the Bank. Branch can be a facilitator.
6. The claim settlement will be entirely the responsibility of NICL and Bank will have no liability towards any claim/dispute. Bank will not be a party to such disputes and shall have no liability whatsoever in respect thereof.
7. All claims shall be entertained by NICL where accident has occurred within the period of policy and death has occurred:
 - a) within the period of policy or
 - b) after the expiry of policy, then within 12 months of date of accident.
8. All the settlement/ disputes will be between the claimant and NICL.
9. NICL will settle claims independently and the claim settlement will be entirely the responsibility of NICL. Bank will have no liability towards any claim/dispute between the claimant and NICL.
10. In case of any delay NICL shall pay interest as per IRDA Norms.
11. All other terms and conditions of the policy will be as per the standard policy of the Company.

D. Payment Terms

- a) Claims shall not be admissible under this Policy unless the claimant- beneficiary has provided NICL with the complete documentation / information which the NICL has requested to establish its liability for the Claim, its circumstances and its quantum unless the Claimant have complied with the obligations under this Policy.
- b) In the event of death of Insured person due to accident a defined in the Policy outside his/ her residence, the NICL shall pay in addition to the amount payable

(for transportation of the Insured person's dead body to the place of residence) a lump sum of 2% of the sum Insured or Rs.2,500/- whichever is less.

c) All claims shall be paid in India in Indian Rupees

E. Any communications through email/ letter for correspondence regarding claims should be sent to

National Insurance Co. Ltd.,
Corporate Regional Office,
2nd Floor, Royal Insurance Building,
14, Jamshedji Tata Road,
Churchgate, Mumbai – 400 020
Fax – 022-2282 6496/ 022- 2202 6496
Email : 251100@nic.co.in

Assistance can be sought for knowing the claim status from any of the following

SI NO	CHANNEL	Details
	Name	National Insurance Co. Ltd.
1	Email	251100@nic.co.in
2	Website	www.nationalinsuranceindia.com

SI NO	CHANNEL	Details
	Name	Anand Rathi Insurance Brokers Ltd
1	Email	paihelpdesk@rathi.com
2	Toll free number	18001238733
3	Telephone	022-40477114
4	Letter	Anand Rathi Insurance Brokers Ltd,(ARIBL) 11 th Floor,Kamala City,Lower Parel,Mumbai 400013
5	Contact at ARIBL	Bhupendra Thanekar – 9833784147

1. Grievance Redressal Mechanism:

a. If case of any grievance the claimant may contact the following officials of NICL with the details of his grievance:

National Insurance Co. Ltd.
2nd Floor, Royal Insurance Building,
14, Jamshedji Tata Road,
Churchgate, Mumbai – 400 020

	1 st level	Escalation matrix
Name	MS Prasanna	S Sivasankar
Email	ms.prasanna@nic.co.in	s.sivasankar@nic.co.in
Phone	022- 2282 1814- ext 46	022- 2282 1814- ext 46

b. It has been decided that to engage the services of ARIBL for expeditious resolution of any grievance. A Copy of the claim/ grievance may also be forwarded to M/s Anand Rathi Insurance Brokers Ltd (ARIBL) who will co-ordinate with NICL for settlement of all claims. Contact details of ARIBL are as under **para E above**

c. If the policy holder/ claimant has grievance that the policy holder/ claimant wishes the company to redress, the Policy holder may contact the Company with the details of his grievance through :

Name of the Grievance officer	: Mrs S Santhi, Deputy Manager
Email	:santhi.s@nic.co.in
Telephone	:022-22841479, 022-22821814
Post/ Courier	National Insurance Co Ltd., 2 nd Floor, Mumbai Corporate Regional Office, National Insurance Building, 14 Jamshedji Tata Road, Mumbai-400020
Website	:www.nationalinsuranceindia.com

d.If the Policy holder/ claimant is not satisfied with the Company's redressal of the grievance through one of the above methods, the Policy holder may contact the Company's Head of customer service at :

The Grievance Cell
National Insurance Company Limited
3, Middleton Street,
Kolkata 700071

e. If the claimant is not satisfied with the Insurer company's redressal of his grievance, through any of the above methods the claimant may approach the nearest Insurance Ombudsman for resolution of the grievance. The details of Insurance ombudsman are available on IRDA website: www.irda.gov.in and on website of General Insurance Council: www.generalinsurancecouncil.org.in and NIICL's website.

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