

INTIMATION, CLAIM SUBMISSION PROCEDURE

Policy Number: A0869238	Policy period : 04.01.2017 to 03.01.2018
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A. INTIMATION (PAI & AAI):

The intimation of death is mandatory and should be conveyed by the claimant to FGIICL within 90 days of death of the Salary Package account holder through any one of the following Channels:

- I. Call FGIICL 24 X 7 Toll free No. 1800-103-8889/ 1800-209-1016 with the following details:
 - a) Name of the deceased salary package account holder
 - b) SBI salary package account number
 - c) Name of Branch where salary account is maintained (if available)
 - d) Date of death
 - e) Date of accident
 - f) Cause of accident
 - g) Place of accident
 - h) In case of DSP/ PMSP/ICGSP accounts : Name of the organization :
DSP (Army, Navy, Air force, GREF); ICGSP; Assam Rifles; PMSP (BSF, CRPF, CISF, ITBP, SSB, NSG), etc.
 - i) Personal/ Force number (for DSP, PMSP, ICGSP account holders)

OR

Email claim intimation as per **Annexure-4** to fgh@futuregenerali.in

OR

Fax claim intimation as per **Annexure-4** to 1800-103-9998/ 1800-209-1017

OR

Despatch the intimation as per **Annexure-4** to

Future Generali India Insurance Co. Ltd.,
Future Generali Health, Office No 3.
3rd floor, "A"- Building, G-O-Square,
Near Mankar Chowk, Wakad, Pune - 411 057

- II. A copy of the intimation may also be sent to the ARIBL for their information and follow up with FGIICL.
- III. Immediately on registering the claim as mentioned above, a claim reference number would be advised to the claimant by FGIICL.

B. CLAIM PROCESS (PAI & AAI) {DOCUMENTS}:

The claimant shall submit the claim to FGICL to the address mentioned under para-A-I (i) above, within 180 days of date of death along with the following documents:

- a) Completely filled claim form as per **Annexure-5**.
- b) Attested copy of Death Certificate.
- c) Attested copy of F.I.R.
- d) Attested copy of Post Mortem Report.
- e) Certificate from Home Branch indicating the account of deceased as Salary Package operating account, along with variant, name of the nominee/ joint account holder(s) as per Bank record. (**Annexure-6**).
- f) The application by the claimant containing details of his Account Number (i.e. Bank, Branch, Account No, MICR Code No, and IFS Code No) along with cancelled cheque of his bank account for the purpose of NEFT payment of claim, for submission to FGICL, as per **Annexure-7**.
- g) PAN card copy of the Claimant. If PAN card is not available, then form 60 may be submitted.
- h) Other suitable document to prove legal heirship in case claimant is not a nominee/joint account holder as per Bank's record
- i) For Armed forces, where FIR is not available, Defence authority report to be submitted.
- 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.

(Other than issue of certificate as per Annexure 6, the Branch Manager will not attest/ certify any of the above mentioned documents.

Claimant will submit the Claim Form complete in all respects, with relevant documents mentioned above directly to FGICL.

C. ADDITIONAL REQUIREMENTS FOR AAI

- a. The Air Accident insurance Cover will be available **ONLY IF** purchase of air tickets takes place by debit to Salary Account using the State Bank Debit Card/ Internet Banking, within the policy period and accident also takes place within the policy period
- b. The following document (in addition to the documents for claim under PAI) to be submitted for AAI claims:

Certified copy of Bank statement of Salary Package Account indicating debit to Salary Package account using State Bank Debit Card/ Internet Banking for purchase of Air ticket/ payment to travel agent for purchase of Air ticket by the Salary account holder.

D. ADDITIONAL DOCUMENTS FOR ADD ON COVER (Accidental Death)

In addition to all documents applicable for submission of PAI claims,

i. Cost of Plastic Surgery / Burn (only for Gold, Diamond, Platinum)

- a. Treating doctor's/ Surgeon Certificate
- b. Original Discharge Summary containing all relevant details.
- c. All original bills and their receipts.
- d. Copies of all reports and prescriptions.
- e. First prescription/ consultation letter from the Doctor.
- f. Original Money Receipt duly signed with revenue stamp.

ii. Transportation of Imported Medicine (only for Gold, Diamond, Platinum)

- a. Medical Practitioner's prescription.
- b. Copy of medicine invoice.
- c. Invoice copy of freight expenses mentioning details of medicine imported, country of origin from which it is being imported, date and price of the medicine and freight expenses.

iii. Death after Coma after accident (more than 24 hrs)

Medical certificate mentioning the duration of coma (start and end of coma period) supported by discharge summary and Indoor case papers.

iv. Air Ambulance – Maximum Rs. 5 lakhs

- a. Attending Doctor's advice / note with reason for shifting of the patient.
- b. Original invoice and receipt for the Air Ambulance mentioning date of travel, sector (from/ to place) and total amount.

v. Girl Child Cover:

- a. **Education fund:** Education (only Graduation) - 10% of PAI cover, maximum Rs. 1 lakh
 - i. Copy of admission confirmation and certificate from educational institute stating details of full time course in a recognized college in India for Graduation along with duration of course and date of enrollment.
 - ii. Birth certificate of the Girl child.
- b. **Marriage expenses: (18-25 age) – 10% of PAI cover, maximum Rs. 1 lakh**
 - i. Birth certificate/ Date of birth proof of girl child.
 - ii. Document showing relationship with deceased Salary Account holder.

- vi. **Family Transportation – maximum Rs.20,000/-** (cost of travel incurred by immediate 2 family members to reach place of accident)
 - a. Original bill, receipt and travel ticket showing date of travel, Sector (from / to) and amount incurred.
 - b. Copy of proof of the immediate family member such as Ration Card.

vii. **Repatriation of mortal remains – maximum Rs.10,000/-**

Original Bill and receipt for transport of mortal remains, showing date and sector (From/ to)

E. CLAIM SETTLEMENT PROCESS

1. Immediately on registering the claim a system generated reference number will be advised to the claimant by FGIICL. **The Claim reference Number/ Claim Number should be mentioned on the claim form while sending physical documents.** The claim number should be used for any queries/follow up/ correspondences with FGIICL claim department.
2. Claimants will submit claim form complete in all respect, with relevant documents mentioned above, either directly to FGIICL or through Branch concerned.
3. **The claimant should submit the claim form along with the related documents mentioned above to FGIICL at the address mentioned under para-B and D (if applicable) above, within 180 days of date of death of Salary Package account holder.**
4. On receipt of the claim (along with all documents), FGIICL will send an acknowledgement to the claimant/sender.
5. FGIICL will, on receipt of complete set of documents, process the claim. Any requirement/deficiencies in the documents submitted, shall be sought by FGIICL within 10 working days of receipt of the claim documents.
6. All the documents being in order, FGIICL will settle the claim within 15 working days from the date of receipt of complete set of documents.
7. All the correspondence related to claim will be directly taken up by FGIICL with the claimant without involving the Bank. Branch can be a facilitator.
8. All claims will be entertained by FGIICL where accident has occurred within the policy period and death has occurred:
 - i. within the policy period or
 - ii. after the expiry of policy, but within 12 months of the accident date.
9. All the settlement/ disputes will be between the claimant and FGIICL.

10. FGIICL will settle claims independently without the involvement of the Bank and the claim settlement will be entirely the responsibility of FGIICL. Bank will have no liability towards any claim/dispute between the claimant and FGIICL.
11. All future correspondence shall be between the claimant and FGIICL
12. In case of any delay FGIICL shall pay interest as per IRDA Norms.
13. All other terms and conditions of the policy will be as per the standard policy of the Company.

F. PAYMENT TERMS

- a) Claims shall not be admissible under this Policy unless the Insurance Company has been provided with the complete documentation / information which they have requested to establish its liability for the Claim, its circumstances and its quantum.
- b) All claims shall be paid in India in Indian Rupees

**CONTACT DETAILS AND ESCALATION MATRIX OF
FUTURE GENERALI INDIA INSURANCE CO. LTD (FGIICL) &
ANAND RATHI INSURANCE BROKERS LTD. (ARIBL)**

Any communications for correspondence regarding claims should be sent to

Future Generali India Insurance Co. Ltd.,
Future Generali Health, Office No 3,
3rd floor, "A"- Building, G-O-Square, Near Mankar Chowk,
Wakad, Pune - 411 057 (Maharashtra)

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

SI NO	CHANNEL	Details
	Name	Future Generali India Insurance Co. Ltd.
1	Email	fgh@futuregenerali.in
2	24 X 7 Toll free No	1800-103-8889/ 1800-209-1016
3	Toll free Fax	1800-103-9998/ 1800-209-1017

Contact details of escalation matrix:

Escalation level	Designation	Telephone no
1 st Escalation	Assistant Manager – Claims	020-6790 4548
2 nd Escalation	GM- Health Claims	020-6790 4501
3 rd Escalation	Head – Health Claims	020-6790 4502

A Copy of the Intimation/ claim/ grievance may also be forwarded to M/s Anand Rath Insurance Brokers Ltd (ARIBL) who will co-ordinate with FGIICL for settlement of all claims. Contact details of ARIBL are as under:

SI NO	CHANNEL	Details
1	Name	Anand Rathi Insurance Brokers Ltd
2	Contact Person	Bhupendra Thanekar – 98337 84147
3	Telephone	022- 4909 3006
4	Toll free number	<u>18001238733</u>
5	Email	paihelpdesk@rathi.com
6	Letter	Anand Rathi Insurance Brokers Ltd.(ARIBL) Regent Chambers, 10 th floor, Jamanlal Bajaj Marg, Nariman Point, Mumbai 400021

GRIEVANCE REDRESSAL MECHANISM

a. Future Generali has committed to provide “Exceptional Customer- experience”. If the policy holder/ claimant has any grievance that the policy holder/ claimant wishes the insurance company to redress, the policy holder/ claimant may contact the FGIICL with the details of grievance through the following medium:

Sr No	Channel	Details
1	Website	www.futuregenerali.in
2	Email	fgcare@futuregenerali.in
3	Helplines	1800-220-233 (from MTNL/BSNL) 1860-500-3333
4	Telephone	022-6783 7800

b. 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 Cell at:

The Grievance Redressal Officer,
Future Generali India Insurance Co.Ltd,
Indiabulls Finance Centre,
Tower 3, 6th Floor, Senapati Bapat Marg,
Elphinstone (W), Mumbai- 400 013

c. 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. The complaint may register his grievance through IRDA (Insurance Regulatory and Development Authority) online, at <http://www.igms.irda.gov.in>. The guidelines for taking up the complaint with the Insurance Ombudsman, along with their address are available on the consumer education website of the IRDA, <http://www.policyholder.gov.in/ombudsman.aspx>