

**CLAIM INTIMATION AND SUBMISSION PROCEDURE  
UNITED INDIA INSURANCE CO. LTD (UIIC)**

**Group Personal Accident Policy for “Salary Package Account Holders of State Bank of India”**

UIIC Policy No. 1203004219P114083561

Policy period- 04.01.2020 to 03.01.2021

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) CLAIM PROCESS**

1. The claim process consists of 2 stages:

(a) Intimation of the Death to UIIC

(b) Submission of the Claim Form & other documents to UIIC

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 **UIIC** within 90 days of the death. The timely claim intimation of death is mandatory and to be sent to the following address:

**United India Insurance Co. Ltd**  
Divisional Office–XI, Maker Bhavan No.1,1st floor, Sir V.T. Marg,  
Mumbai – 400020.  
Fax No.: 022-22624579  
Land Line Number- 022- 22624525/22624818  
Email-Id:120300@uiic.co.in/ [vtsangtani@uiic.co.in](mailto:vtsangtani@uiic.co.in)  
Toll free: 1800222302

3. The intimation can also be given through the following channels:

**(Applicable both in case of Death and Disability)**

(a) Fax No. **022 – 22624579 (As per Annexure 4)** or

(b) Email ID: 120300@uiic.co.in/ vtsangtani@uiic.co.in **(As per Annexure 4)**

The following details are to be provided:

- i. Name of the deceased Salary Package Account Holder
- ii. SBI Salary Package Account No.
- iii. Date of Accident
- iv. Date of Death
- v. Place of accident

- vi. Details of accident
  - vii. Name of the Claimant, their Mobile No. and Email ID
  - viii. Name of the SBI Branch and their Code No.
  - ix. Name of the organization in case of DSP / PMSP / ICGSP (Army / Air Force / Navy / Indian Coast Guard/ Assam Rifle / Rashtriya Rifle / BRO (GREF) / BSF / CRPF / CISF / ITBP/ SSB / NSG)
  - x. 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 UIIC.
5. The claimant shall submit the following claim documents to **UIIC Mumbai Office** (Address mentioned under Para-2 above), within 90 days after intimation of death:

**i) Personal Accidental & Air Accidental Insurance (death) claim:**

- a) Completely filled Claim Form duly signed by the claimant, as per **Annexure 5**.
- b) Attested copy of Police F.I.R (*For Armed forces: Defence Authority report in case FIR is not available*)
- c) Attested copy of Post Mortem Report.
- d) Attested copy of Death Certificate.
- e) Branch Manager Certificate on Bank letter head, as per **Annexure 6**.
- f) PAN card copy of the Claimant. If not available, then Form 60 to be submitted.
- g) Original Cancelled Cheque of Bank Account in the Name of the Claimant / or Photocopy of the first page of the Bank Passbook containing the Name of Account Holder, Bank Account Number, IFSC Code.
- h) NEFT form of claimant as per **Annexure 7**, certified by claimant's Bank, for the purpose of payment in respect of settlement of claim.
- i) Other suitable documents to prove legal heirship in case claimant is not a nominee/ joint account holder as per Bank's record. In case of multiple heirs, consent form.
- j) For Air Accident: Bank statement indicating purchase of Air ticket using SBI Debit card/ Internet Banking.
- k) Viscera Report/chemical analysis report in case where post mortem report shows the cause of death is poisoning or alcohol or any substance abuse.
- l) Aadhar Card of the claimant.

**ii) Disability Claims (only the undernoted four forms are required)**

- a. intimation as per Annexure 4
- b. Claim form as per annexure 9
- c. Medical Certificate as per annexure 10
- d. Branch Certificate as per annexure 11

**ii) Additional documents for add on cover (Accidental Death)**

In addition to documents applicable for submission of PAI claims, undernoted Certificates/ documents are also required:

- 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

- 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. Higher Education Cover for child (only Graduation)

Copy of admission confirmation and certificate from educational institute in a recognized college in India for Graduation along with duration of course and date of enrollment along with KYC documents.

vi. Girl child marriage: Marriage expenses: (18-25 age)

- a. Birth certificate/ Date of birth proof of girl child.
- b. Document showing relationship with deceased Salary Account holder.
- c. KYC documents.

vii. Family Transportation: - (Travelling cost 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.

viii. Repatriation of mortal remains: -

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

ix. Ambulance charge

All related original bills and their receipts.

6. Claimant will submit the Claim Form completed in all respects, with relevant documents mentioned under **Para 5** above, directly to UIIC. **The system generated Claim Number/ Salary Account No. should be mentioned on the**

**Claim Form while sending the physical documents.** The Claim No. can be used for any queries/further follow up with the UIIC claim department.

7. However, in case, the claim application is received by the SBI Bank Branch having the Salary Account, it shall be forwarded to UIIC Mumbai Office (Address in Para 2) along with a detailed covering letter.
8. **The total period for intimation and claim submission is 180 days maximum i.e. period for intimation + claim submission = 90 + 90 = 180 maximum (from date of death).**
9. UIIC will settle claims independently without the involvement of the Bank.
10. Subsequent correspondence shall be between the claimant and UIIC.
11. All claims shall be entertained by UIIC 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 where death occurs after the expiry of policy.

## **B) SETTLEMENT PROCESS and CONTACT DETAILS**

1. On receipt of complete set of documents, UIIC will process the claim. Any further requirement/ deficiencies in the documents submitted shall be sought by UIIC within 10 working days of receipt of the claim.
2. All the documents being in order, UIIC will settle the claim within 15 working days from the date of receipt.
3. All the correspondences related to claim will be directly taken up by UIIC with the claimant. Branch can be a facilitator.
4. All the settlement/ disputes will be between the claimant and UIIC.
5. UIIC will settle claims independently and the claim settlement will be entirely the responsibility of UIIC. Bank will have no liability towards any claim/ dispute between the claimant and UIIC.
6. In case of any delay UIIC shall pay interest as per IRDA Norms.

**CONTACT DETAILS AND ESCALATION MATRIX  
UNITED INDIA INSURANCE CO. LTD(UIIC)**

Any communications for correspondence regarding claims should be sent to:

**United India Insurance Co. Ltd**  
Divisional Office–XI, Maker Bhavan No.1, 1st floor, Sir V.T. Marg, Mumbai–  
400020. Fax No. :022-22624579 EmailId:120300@uiic.co.in/ vtsangtani@uiic.co.in

Status of the claims can be sought, using system generated claim number/ Account Number, by any of the following channels:

Sr. No.	Channel	Details
1	Email ID	120300@uiic.co.in/ vtsangtani@uiic.co.in
2	Land Line Number	022- 22624525/22624818
3	Fax No.	022-22624579

All documents to be forwarded to the Address mentioned below

United India Insurance Co. Ltd  
Divisional Office–XI, Maker Bhavan No.1, 1st floor, Sir V.T. Marg, Mumbai–400020.  
Email ID: 120300@uiic.co.in/ vtsangtani@uiic.co.in

**Escalation Matrix (UIIC) - Contact Details**

Escalation Level	Designation	Telephone
1 <sup>st</sup> Escalation	Administrative Officer	8108145679
2 <sup>nd</sup> Escalation	Assistant Manager	7507900037
3 <sup>rd</sup> Escalation	Divisional Manager	9730228022

Assistance can also be availed from Anand Rathi Insurance Brokers Ltd (ARIBL) for knowing the status of claims as well as resolution of grievance. Contact details of ARIBL are as under:

Sr. No.	Channel	Details
	Name	Anand Rathi Insurance Brokers Ltd.
1	Contact Person	Bhupendra Thanekar, Manager (Corporate General Insurance)
2	Telephone	022-4909 3006,
3	Mobile	9833784147
4	Toll Free No	1800-123-8733
5	Email	<a href="mailto:paihelpdesk@rathi.com">paihelpdesk@rathi.com</a>
6	Letter	Anand Rathi Insurance Brokers Lt. (ARIBL), Regent Chambers, 10 <sup>th</sup> Floor, Jamnalal Bajaj Marg, NarimanPoint, Mumbai 400021

**GRIEVANCE REDRESSAL MECHANISM**

**Escalation Level 1**

- i. If you are not satisfied with Insurance Company's services and wish to lodge a complaint you can fill the online form or you may email to the customer service desk at [120300@uiic.co.in](mailto:120300@uiic.co.in).
- ii. After investigating the matter internally and subsequent closure, the Insurance Company will send their response within a period of 15 days from the date of receipt of the complaint by the Company. In case the resolution is likely to take longer time, they will inform you of the same through an interim reply.

**Escalation Level 2**

- i. For lack of a response or if the resolution still does not meet your expectations, you can write to the Head - Customer Services at [ytsangtani@uiic.co.in](mailto:ytsangtani@uiic.co.in).
- ii. After examining the matter, they will send you their final response within a period of 14 days from the date of receipt of your complaint on this email id.

**Escalation Level 3**

Within 30 days of lodging a complaint with us, if you do not get a satisfactory response from the Insurance Company and you wish to pursue other avenues for redressal of grievances, you may approach the **Insurance Regulatory & Development Authority (IRDA) or the Insurance Ombudsman**, whose details are given below:

**Insurance Regulatory & Development Authority**  
United India Tower, 9th floor, 3-5-817/818, Basheerbagh,  
Hyderabad- 500 029.  
Contact Number: 040-66514888  
Email ID: [nonlifecomplaints.pvt@irda.gov.in](mailto:nonlifecomplaints.pvt@irda.gov.in)  
Toll Free Number: 155255  
Email ID: [complaints@irda.gov.in](mailto:complaints@irda.gov.in)

- a) It has been decided to engage the services of ARIBL for expeditious resolution of any grievance. **UIIC has agreed that no claim will be rejected unless it is decided in the bipartite meeting between them and ARIBL.**
- 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](http://www.irda.gov.in). The complainant 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>.