

CLAIM INTIMATION AND SUBMISSION PROCEDURE
INSURANCE COMPANY: Tata AIG General Insurance Co. Ltd. (TAGICL)

Group Personal Accident Policy for "Salary Package Account Holders of State Bank of India"

TAGICL Policy No.

Policy period- 04.01.2022 to 03.01.2023

(A) CLAIM PROCESS

1. The claim process consists of 2 stages:
 - (a) Submission of Intimation to TAGICL
 - (b) Submission of the Claim Form & other documents to TAGIC
2. In the event of death of the Salary Package account holder, an intimation as per **Annexure 4** is to be given by claimant to the insurance Company within 90 days of the death.
3. The intimation can also be sent through the following channels:
(Applicable both in case of Death and Disability)
 - (a) Fax No. **022 - 6669 9718**
 - (b) Email ID: paclaim.support@tataaig.com/ vishal.sawant@tataaig.com
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 Unit/ organization
 - x. Personal/ Force number
5. A system generated reference number would be advised to claimant by Insurance Company.
6. Within 90 days of Intimation, the claimant needs to submit following documents to Insurance Company.

I) Personal Accidental & Air Accidental Insurance (death) claim:

- a) Completely filled Claim Intimation form (Annexure 4) and Claim Form duly signed by the claimant. **(Annexure 5).**
- b) Branch Manager Certificate on Bank letter head. **(Annexure 6).**
- c) Bank and NEFT form by Nominee/Claimant/ Legal heir. **(Annexure 7).**
- d) Attested Legible Copy of Police F.I.R (*For Armed forces: Defence Authority report in case FIR is not available*)
- e) Attested Legible Copy of Postmortem Report.
- f) Attested Legible Copy of Death Certificate.

- g) PAN card copy of the Claimant. If not available, then Form 60 to be submitted.
- h) 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.
- 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.
- h) For Air Accident: Bank statement indicating purchase of Air ticket using SBI Debit card/ Internet Banking.
- i) Viscera Report/chemical analysis report in case where postmortem report shows the cause of death is poisoning or alcohol or any substance abuse.
- j) Aadhar Card of the Nominee/Legal Heir
- k) Pan Card of the Nominee/Legal Heir
- l) Certified Copy of Final Police Investigation Report in case of train accident/drowning/murder.

II) Disability Claims (Only undernoted forms are required)

- a) Intimation as per Annexure 4
- b) Disability Claim form as per annexure 8
- c) Medical Certificate as per annexure 9
- d) Branch Certificate as per annexure 10
- e) Disability certificate from unit
- f) Attested FIR copy with incident

iii) 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) Invoices 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)-

- a) 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 ,for Graduation (age between 18-25 Years)
- a) 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.
- 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.
- 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:
- a) Original Bill and receipt for transport of mortal remains, showing date and sector (From/to)
- ix. Ambulance charge:
- a) All related original bills and their receipts.
7. Claimant should submit the Claim Form completed in all respects, with relevant documents mentioned under **Para 4** above, directly to TAIGCL. **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 TAIGCL claim department.
8. However, claim application received by the SBI Bank Branch having the Salary Account, should be forwarded to TAIGCL Mumbai Office along with a detailed covering letter.
9. **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).**
10. All claims shall be entertained by TAIGCL 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.

Annexure 3 A

CONTACT DETAILS AND ESCALATION MATRIX Tata AIG General Insurance Co. Ltd. (TAGICL)

Claim documents are to be sent to:

Tata AIG General Insurance Co. Ltd. (TAGICL) A-501, Building no-4, IT Infinity Park, Dindoshi, Malad (E), Mumbai, 400097
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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	vishal.sawant@tataaig.com paclaim.support@tataaig.com
2	Land Line Number	022 - 66930000
3	Fax No.	022-6669 9718
4	Toll Free No	1800-266-7780

Escalation Matrix (TAGICL) - Contact Details

Escalation Level	Designation	Email I'd	Contact No.
1 st Escalation	Vishal Sawant, Deputy Vice President - Accident & Travel Claims	vishal.sawant@tataaig.com	9324201008
2 nd Escalation	Mahendra Sarvankar, Vice President - Accident & Travel Claims	mahendra.sarvankar@tataaig.com	9819497098
3 rd Escalation	Rajagopal Rudraraju, Executive Vice President & National Head - Accident & Health Claims	rajagopal.rudraraju@tataaig.com	9920057059

GRIEVANCE REDRESSAL MECHANISM

Escalation Level 1

- i. If claimant is not satisfied with Insurance Company's services, he/ she can lodge a online complaint with TAGICL or send email to the Vice President - Accident & Travel Claims at **mahendra.sarvankar@tataaig.com**.
- 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. In case the resolution is likely to take longer time, they will inform the claimant of the same through an interim reply.

Escalation Level 2

For lack of a response or if the resolution still does not meet Claimants expectations, Claimant can write to the Executive Vice President & National Head - Accident & Health Claims at **rajagopal.rudraraju@tataaig.com**.

Escalation Level 3

Within 30 days of lodging a complaint with TAGICL, if satisfactory response is not received from the Insurance Company, grievance may be raised to the Internal Ombudsman (list available at https://www.tataaig.com>ombudsman_list_web) or Insurance Regulatory & Development Authority (IRDA) may be approached on address mentioned 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
Toll Free Number: 155255
Email ID: complaints@irda.gov.in

- 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 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>.