

<b>CLAIM INTIMATION AND SUBMISSION PROCEDURE INSURANCE COMPANY: UNITED INDIA INSURANCE CO. LTD (UIICL)</b>
--

<b>Group Personal Accident Policy for "Salary Package Account Holders of State Bank of India"</b>	
---	--

UIICL Policy No. <b>1203004220P113804906</b>	Policy period- 04.01.2021 to 03.01.2022
--	---

### **CLAIM PROCESS**

1. The claim process involves 2 stages:
  - (a) Submission of Intimation
  - (b) Submission of the Claim Form & other documents.
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:
  - (a) Fax No. **022 – 22624579**
  - (b) Email ID: 120300@uiic.co.in/ vtsangtani@uiic.co.in
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

**II) Documents required for lodging claims for Add-on-cover (Accidental Death): (Add on cover is applicable only when PAI Claim is admissible)**

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

- ✓ 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.
- ✓ 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.
- ✓ Death after Coma after accident (more than 24 hrs)-

Medial certificate mentioning the duration of coma (start and end of coma period) supported by discharge summary and indoor case papers.
- ✓ 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.
- ✓ Higher Education Cover for child (only Graduation and above)

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.
- ✓ 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.
- ✓ 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.
- ✓ Repatriation of mortal remains:
- Original Bill and receipt for transport of mortal remains, showing date and sector (From/to)
- ✓ Ambulance charge:
- All 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 UIICL. **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 UIICL claim department.
8. However, claim application received by the SBI Bank Branch having the Salary Account, should be forwarded to UIICL 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 UIICL 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.