

Claim Process

What does the insured/next of the kin of insured have to do in the event of accident?

IN THE EVENT OF ACCIDENTAL INJURIES

- Immediate written notice should be given to the Insurance Company with all particulars.
- Claim form duly completed along with the following documents should be submitted;
- Medical Certificate about the nature and extent of accident resulting injuries.
- Medical Examiner's Report.
- Details of treatment rendered by the attending Doctor/Hospital/Nursing home.
- Certificate from the employer to the effect that the Insured was on leave during the period.
- Fitness certificate.

IN THE EVENT OF ACCIDENTAL DEATH

the following documents are required to be submitted:

- Post-mortem Report.
- F.I.R./Police Report.
- Punchnama
- Departmental Inquiry, if any.
- Report of Doctor/Hospital/Nursing Home.
- Death Certificate.

This is a general document checklist; there might be variations depending on the insurance company.

Unique solution ID: #1132

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Last update: 1970-01-01 01:00