

PERSONAL INSURANCE DEATH COVER (PAI) CLAIM PROCESS:

ITGI Policy No.51964755

Policy period- 04.01.2018 to 03.01.2019

(A) CLAIM PROCESS

1. The claim process consists of 2 stages:
 - (a) Intimation of the Death to ITGI
 - (b) Submission of the Claim Form & other documents to ITGI

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

FFCO TOKIO GENERAL INSURANCE COMPANY LIMITED

AFL House, 2nd Floor, Lok Bharti Complex
Marol Maroshi Road, Andheri (E)
Mumbai – 400 059 (Maharashtra)
Email ID: sbigpa@iffcotokio.co.in

3. The intimation can also be given through the following channels :
 - (a) Toll Free No. **1800 103 5499** (*Details to be provided are listed out below*) **or**
 - (b) Fax No. **022 – 29203580** (**As per Annexure 4**) **or**
 - (c) Email ID : sbigpa@iffcotokio.co.in (**As per Annexure 4**)

(The following details are to be provided to the Toll Free Number

- 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 ITGI.

5. The claimant shall submit the following claim documents **to ITGI Mumbai CSC Office** (Address mentioned under Para-2 above), within 90 days after intimation of death:

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: Defense Authority report in case FIR is not available)
- c. Attested copy of Post Mortem Report.
- d. Attested copy of Death Certificate
- e. Bank's Branch Manager Certificate on Bank Letterhead, 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 document 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. 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.
- l. Aadhar Card of the claimant.

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**
 - 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):**
 - a. Education fund: Higher Education (only Graduation)- 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
 - b. Birth certificate of the Girl child.
 - 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:- (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.
 - viii. **Repatriation of mortal remains:** Original Bill and receipt for transport of mortal remains, showing date and sector (From/ to)
 - ix. **Ambulance charges:** All 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 ITGI. **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 ITGI 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 ITGI Mumbai CSC 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. ITGI will settle claims independently without the involvement of the Bank.
10. Subsequent correspondence shall be between the claimant and ITGI.
11. All claims shall be entertained by ITGI 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 death occurs after the expiry of policy.

B) SETTLEMENT PROCESS and CONTACT DETAILS

1. On receipt of complete set of documents, ITGI will process the claim. Any further requirement/ deficiencies in the documents submitted shall be sought by ITGI within 7 working days of receipt of the claim.
2. All the documents being in order, ITGI will settle the claim within 15 working days from the date of receipt.
3. All the correspondence related to claim will be directly taken up by ITGI with the claimant. Branch can be a facilitator.
4. All the settlement/ disputes will be between the claimant and ITGI.
5. ITGI will settle claims independently and the claim settlement will be entirely the responsibility of ITGI. Bank will have no liability towards any claim/dispute between the claimant and ITGI.
6. In case of any delay ITGI shall pay interest as per IRDA Norms
7. Status of the claims can be sought, using system generated claim number, from any one of the following channels

Sr. No.	Channel	Details
1	Email ID	sbigpa@iffcotokio.co.in
2	24 X 7 Toll Free No.	1800 103 5499
3	Fax No.	022 - 29203580
4	Contact	022 - 67771217

8. Any communications through email/ letter regarding claims should be sent to the following Email ID: sbigpa@iffcotokio.co.in

Address: IFFCO TOKIO General Insurance Company Limited
AFL House, 2nd Floor, Lok Bharti Complex, Marol Maroshi Road, Andheri (E), Mumbai – 400 059 (Maharashtra)
Email ID: sbigpa@iffcotokio.co.in

9. **Contact Details For Escalation Matrix :**
IFFCO TOKIO GENERAL INSURANCE CO. LTD. (ITGI)

Escalation Level	Designation	Telephone
1 st Escalation	Executive Claims	022 - 67771217
2 nd Escalation	DGM – Claims	022 - 67771317
3 rd Escalation	GM – Claims	022 - 67771280

10. Assistance can also be availed from ARIBL for knowing the status of claims as well as resolution of grievance and their contact details are:

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

C) GRIEVANCE REDRESSAL MECHANISM

Escalation Level 1

(i) The Company is committed to extend the best possible services to its customers. However, if you are not satisfied with our services and wish to lodge a complaint you can fill the online form or you may email to the customer service desk at support@iffcotokio.co.in

(ii)After investigating the matter internally and subsequent closure, we will send our response within a period of 15 days from the date of receipt of the complaint by the

Company or its office in Gurugram (Haryana). In case the resolution is likely to take longer time, we 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 chiefgrievanceofficer@iffcotokio.co.in

(ii) After examining the matter, we will send you our 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 us 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
Toll Free Number: 155255
Email ID: complaints@irda.gov.in

- a) It has been decided to engage the services of ARIBL for expeditious resolution of any grievance. **Moreover, ITGI has agreed that no claim will be rejected unless it is decided in the bipartite meeting between them and ARIBL.**
- b) A copy of the intimation/claim/grievance may also be forwarded to M/s. Anand Rathi Insurance Brokers Ltd. (ARIBL) who will co-ordinate with ITGI for settlement of all claims. Contact details of ARIBL are as mentioned above.
- 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>