

Claims Process - RuPay Insurance Program 2015-16

A) Claim intimation

1. All the claims where incident has happened on or after 00:00:01 hrs 1st April, 2015 and upto 23:59:59 31st March, 2016 will be intimated to the dedicated claims id **rupay@newindia.co.in**.
2. The New India Assurance Co. Ltd. will register the claim and provide the claim number to the Member Bank within 2 working days with policy number in subject line.
3. Claim intimation should be within Ninety (90) days from the date of accident. In case where a person is hospitalized (and under a critical condition) and is unable to file claim within 90 days of loss/incident such claim cases will be accepted by The New India Assurance Co. Ltd. for investigation and honoured, if all terms under the policy are met as on date of accident.

B) Documents Receipt / Follow-up

All documents are to be received at The New India Assurance Co. Ltd. office at the below mentioned address:

Divisional Manager
Department- RuPay Insurance Program 2015-16
The New India Assurance Co. Ltd.
DO 142300
1st Floor, NCL Premises
Plot No. C-6, Bandra Kurla Complex
Bandra East, Mumbai- 400051

1. Claim intimation should be within Ninety (90) days from the date of accident. In case where a person is hospitalized (and under a critical condition) and is unable to file claim within 90 days of loss/incident such claim cases will be accepted by The New India Assurance Co. Ltd. for investigation and honoured, if all terms under the policy are met as on date of accident.

2. All supporting documents relating to the claim must be submitted within sixty (60) days from the date of intimation.
3. The eligible claims will be settled in ten (10) working days from the date of receiving the complete documents set.
4. In case documents are not received within sixty (60) days of claim intimation, 1st reminder, hard copy letter will be issued to Member Bank, followed by an email communication.
5. 2nd reminder hard copy letter will be sent after eighty one (81) days from claim intimation followed by an email.
6. Closure letter, hard copy letter will be sent to Member Bank on 90th day from claim intimation in case of no communication received from Member Bank.

C) Investigator appointment (specific cases that need detailed investigation)

Based on the merit of the claim, The New India Assurance Co. Ltd investigation team shall be appointed. TAT: T +3 (T is the day on which the claim documents received from the Member Bank).

In 30 days, Investigation report will be finalized. If there is a delay because of some more facts, an interim report will be requested.

D) Claims Follow up / Processing

The reminders shall be sent by New India Assurance Co. Ltd. to Member Bank at regular intervals for pending claim documents, a communication via letter in hard copy / email will be sent to client with defined timeline. All emails sent for the purpose of follow up should be marked to NPCI Insurance mail id rupayinsurance@npci.org.in.

Reminder process would be same for the documents deficiency also.

1st reminder T+61

2nd reminder T+81

Closure Letter T+90

T is Date of Intimation

E) Escalation Matrix

For Claims & Policy Administration

Sr. No	Escalation Level	Name	Designation	Email ID	Contact Number
1	First	Ms. Anjali Mirchandani	Divisional Manager	anjali.mirchandani@newindia.co.in	9869792843
		Mr. Anand Amritkar	Administrative Officer	anand.amritkar@newindia.co.in	9029941505
		V. Subramaniam	Senior Assistant	vaidyanathan.subramanian@newindia.co.in	9867231654
2	Second	Mr. Milind Harsulkar	Regional Manager	Milind.harsulkar@newindia.co.in	9769755574
3	Third	Mr. Rajesh	Chief Manager	rajesh@newindia.co.in	9819123334
4	Final	Mr. Rakesh Kumar	General Manager	rakesh.kumar@newindia.co.in	9930488130

F) Claim Payment

Once the claim is approved the payment in the form of **NEFT** shall be done to the card holder beneficiary (in case of Disablement) / to Nominee or legal heir (in case of Death) along with a covering letter.

G) Dispute Management

Committee of 3 people as mentioned below to resolve the dispute.

1. Representative from The New India Assurance Co. Ltd.
2. Representative from NPCI.
3. Representative/s of the disputing Bank/s.

H) Document check list –

H1) Accidental Death Claim*:-

1. Claim Form duly completed and signed.

2. Original or Certified copy of Death Certificate.
3. Original or Certified copy of FIR, Panchnama / Inquest Panchnama.

*Additional documents may be requested by The New India Assurance Co. Ltd. based on the case requirement such as Medical Reports, post mortem report etc.

Declaration from Card Issuing Bank duly signed by authorized signatory and bank stamp:

1. Declaration from Bank specifying that
 - a. Cardholder is holding a RuPay card on RuPay issued IIN and mention the 16 digit card number.
 - b. Meeting 90 days usage criteria for RuPay Classic Cardholder and 45 days usage criteria for RuPay Platinum Cardholder (include the transaction log from the system).
 - c. Nominee details (including NEFT details)

H2) Permanent Total Disability:-

1. Claim Form duly completed and signed.
2. Discharge card along with case history confirmation therein duration & percentage of disability duly certified by the concerned/treating Physician/Surgeon.
3. All investigation report in original copies** thereof in respect of tests had undergone pertaining to accident.
4. Additional documents, if any, based on merit of the loss.

**If the original claim documents are submitted to any particular General Insurance co., copies of the same duly certified by Branch incharge of RuPay card issuing bank can be submitted.

Declaration from Card Issuing Bank duly signed by authorized signatory and bank stamp:

1. Declaration from Bank specifying that
 - a. Cardholder is holding a RuPay card on RuPay issued IIN and mention the 16 digit card number.
 - b. Meeting 90 days usage criteria for RuPay Classic Cardholder and 45 days usage criteria for RuPay Platinum Cardholder (include the transaction log from the system).
 - c. Beneficiary details (including NEFT details).