

Claims Process – RuPay Insurance Program 2019-20 for RuPay Platinum & Higher Variant Cards

A) Claim intimation

1. All the claims where incident has happened in the financial year 2019-20, should be intimated to the dedicated claims id **rupay@tataaig.com**
2. TATA AIG will register the claim and provide the claim number to the Member Bank within 2 working days with the 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 TATA AIG 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 TATA AIG General Insurance Company Limited office at the below mentioned address:

Claims Department

TATA – AIG General Insurance Co. Ltd
A-501, 5th Floor, Bldg No – 4,
Infinity Park,
Dindoshi, Malad (East)
Mumbai- 400097

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

- TATA AIG General Insurance 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 the settlement is not confirmed, the Bank should follow up with TATA AIG General Insurance Co. Ltd. for status update of the claim and comply for the pending requirements in hard copy by post/courier. (Scanned images of required documents shall not be sent to the Insurance Company).
 5. In case documents are not received within sixty (60) days of claim intimation, 1st reminder, email will be issued to Member Bank by TATAAIG
 6. 2nd reminder email will be sent by TATA AIG after eighty one (81) days from claim.
 7. Closure email / hard copy letter will be sent to Member Bank on 90th day from claim intimation in case of no communication received from Member Bank and claim will be closed in the TATA AIG system.

C) Investigator Appointment (Specific cases that need detailed investigation)

Based on the merit of the claim, TATA AIG 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 TATAAIG 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	rupay@tataaig.com		rupay@tataaig.com	022-66933774
		Dipa Gurav	Deputy Manager	Dipa.gurav@tataaig.com	9819342908
2	Second	Milind Ambre	Chief Manager	Milind.ambre@tataaig.com	9619060235
3	Final	Dr. Vishal Sawat	Associate Vice President	Vishal.sawant@tataaig.com	9324201008

F) Claim Payment

Once the claim is approved, the payment in the form of **NEFT** shall be done to the cardholder (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 TATA AIG General Insurance Co. Ltd.
2. Representative from NPCI.
3. Representative/s of the disputing Bank/s.

H) Document check list –**For Accidental Death Claims:**

- a) Claim Form duly completed and signed.
- b) Original or Certified copy of Death Certificate.
- c) Original or Certified copy of FIR/ Police report giving description of the accident.
- d) Original or certified copy of Post Mortem Report along with Chemical Analysis/ FSL reports (wherever applicable).
- e) Copy of all medical records, if hospitalised
- f) Copy of News paper cutting, if any.
- g) Original CKYC Form with KYC, NEFT documents of Nominee
- h) Aadhar copies of Cardholder and Nominee.
- i) Declaration from Card Issuing Banks duly signed by authorized signatory and bank stamp specifying that:
 1. Cardholder is holding a RuPay card on RuPay issued IIN and mention the 16 digit card number
 2. Compliance of 45 days transaction criteria (to be supported with transaction log / account statement from the bank's system)

3. Nominee details (including NEFT details) as per bank. Nominee form submitted at the time of account opening*
4. Brief description of Accident as per FIR translated in English or Hindi.
5. Bank official's Name and contact details with email ID.

*Additional documents may be requested by TATA AIG based on the case requirement such as Medical Reports, Identity documents, etc.

Permanent Total Disability Claim: –

- a) Claim Form duly completed and signed.
- b) Copy of discharge card along with all investigation report, consultation / follow-up notes wherein insured had undergone pertaining to accident and case history confirmation therein duration & percentage of disability duly certified by the concerned / treating Physician / Surgeon.
- c) Original or Certified copy of FIR/ Police report giving description of the accident.
- d) All investigation report in original copies* thereof in respect of tests had undergone pertaining to accident.
- e) Additional documents, if any, based on merit of the loss.
- f) Aadhar copies of Cardholder and Nominee
- g) Declaration from Card Issuing Banks duly signed by authorized signatory and bank stamp specifying that:
 1. Cardholder is holding a RuPay card on RuPay issued IIN and mention the 16 digit card number
 2. Meeting 45 days transaction criteria (include the transaction log / account statement from the system)
 3. Nominee Name and his banking details (including Passbook copy)
 4. Brief description of Accident as per FIR translated in English or Hindi.
 5. Bank official's Name and contact details with email ID.

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