

PRADHAN MANTRI SURAKSHA BIMA YOJANA

Process Document

In view of introduction of PMSBY scheme in BAGIC, Health Administration Team (HAT) will be co-ordinating for processing of claims under PMSBY with the bank.

This document aims to explain the internal standard operating procedure for PMSBY claims in a simplified manner.

This shall ensure seamless flow of process and information at both ends, Insurer and the Bank.

LIST OF MANDATORY CLAIM DOCUMENTS

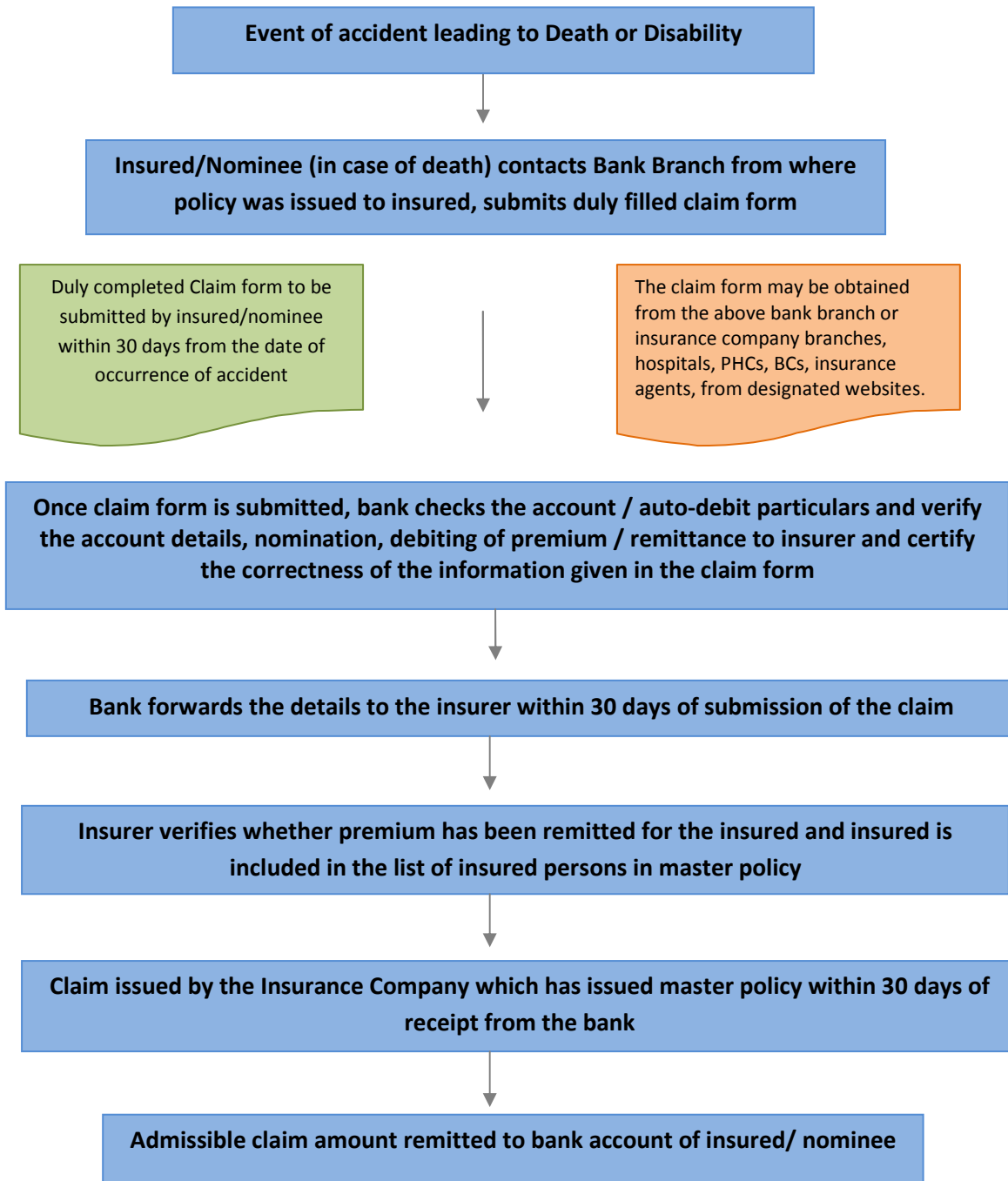
DEATH	DISABILITY
<ol style="list-style-type: none">1. Duly completed PMSBY claim form signed by the Nominee.2. Attested copy of death certificate. Attested copy of FIR / Panchanama / Inquest Panchanama3. Attested copy of Post Mortem Report4. Cancelled Cheque and NEFT Mandate form of Nominee	<ol style="list-style-type: none">1. Duly completed PMSBY form signed by the insured2. Attested copy of disability certificate from civil surgeon of government hospital stating percentage of disability.3. Attested copy of FIR/Panchanama/Inquest Panchnama4. Cancelled cheque and NEFT mandate form signed by the insured

Discharge Voucher: As in the enclosed format shall also be submitted by the claimant / nominee.

For Claim Documents received in Vernacular Language, Branch to arrange for translation and verify the same as under :

“The translation of the Claim Documents is done based on the claim Documents submitted by the Customer and we confirm that the translated content is same as is in the vernacular language”

STEP BY STEP CLAIMS PROCEDURE



1. In case of death of an insured who has not named his/ her nominee the admissible claim amount shall be paid to the legal heirs of the insured on production of Succession Certificate/ Legal Heir certificate from the Competent Court/ authority.

2. Maximum time limit for Bank to forward duly completed claim form to Insurance Company is thirty days and maximum time limit for Insurance Company to approve claim and disburse money thereafter is thirty days.