

Claims Process – RuPay Insurance Program 2023-24 for RuPay Platinum & Higher Variant Cards

A) Claim intimation

1. All the claims where incident has happened in the financial year 2023-24, should be intimated to be sent to **general.claims@tataaig.com & rupay@tataaig.com**, along with incident details & policy number.
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 honored, 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
8th Floor, R Tech Park, Village Pahadi
Taluka Goregaon, Mumbai Suburban,
CTS No: 586/2(part), 586/4(part),
586/7/B Goregaon E
Mumbai – 400063.

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

TATA AIG General Insurance Co. Ltd. for investigation and honored, 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 thirty (30) 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 (80) days from claim.
7. For all claim status related queries please contact 24*7 toll free number 18002667780.
8. 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+60

2nd reminder T+80

Closure Letter T+

90 T is Date of

Intimation

E) Escalation Matrix

For Claims:

Sr. No	Escalation Level	Name	Designation	Email ID
1	First	Mr. Farhan Shaikh	Chief Manager – Accident & Travel Claims	farhan.shaikh@tataaig.com
2	Second	Mr. Milind Ambre	Associate Vice President	Milind.ambre@tataaig.com
3	Final	Mr. Mahendra Sarvankar	Vice President – Accident & Travel Claims	Mahendra.Sarvankar@tataaig.com

For Policy Administration:

Sr. No	Escalation Level	Name	Designation	Email ID
1	SPOC	Mr. Shubham Raj	Management Trainee – Major Account Practice	Shubham34.raj@tataaig.com
2	Escalation 1	Ms. Anita Panditaa	Zonal Head – Major Account Practice	Anita1.panditaa@tataaig.com

F)**G) 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.

H) 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.

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

- a) Claim Form duly completed and signed.
- b) Certified copy of Death Certificate.
- c) Certified copy of FIR/ Police report giving description of the accident.
- d) Certified copy of Post Mortem Report along with Chemical Analysis/ FSL reports (wherever applicable).
- e) Copy of all medical records, if hospitalized
- f) Copy of Newspaper 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 30 days transaction criteria (to be supported with complete 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 30 days transaction criteria (to be supported with complete transaction

log / account statement of 30 days from the bank's 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.