

CLAIMS PROCEDURE

Welcome to the Reliance General Insurance family! We thank you for trusting us to be your partner in your trying times!!!

We invite your attention to the following information, which will help you in the event of any accident/injury.

Please intimate **as soon as a claim occurs**, to our help line number who would be happy to assist you with the claim procedure.

Please choose any of the below options to intimate your claim.

- **Contact help line numbers 3033 8282.**
- Email at : claims.rgi@relianceada.com

Please provide the following information when you intimate a claim:

1. Your Contact numbers
2. Policy Number
3. Name of Injured person
4. Date & Time of Loss
5. Location of loss
6. Nature of accident (if any)
7. Nature of injury
8. Place & contact details of insured.

Our Service Center is equipped to provide you with the necessary guidance in your situation, and will direct you on claims procedure.

Note: Failure to call this number in respect of any claim shall invalidate your claim.

BENEFIT 1 - PERSONAL ACCIDENT

Disablement Claims:

- Claim Form duly filled in & signed.
- Attested true copy of Disability Certificate.
- Attested true copy of FIR, Police Panchanama
- Attested true copy of treatment papers.
- Original air ticket/boarding pass.

Fatal Claims:

- Death certificate.
- Attested true copy of post Mortem report.
- Attested true copy of F.I.R, Police Panchanama / Final Investigation report
- Attested true copy of treatment papers, if any
- Attested true copy of Discharge summary, if any.
- Original air ticket/boarding pass.

Repatriation of Remains

- Claim Form duly filled in & signed.
- Death summary from the hospital
- Original Invoices and payment receipt towards repatriation expenses
- Original air ticket/ Boarding pass if air lifted or transit receipt from of common carrier
- Other documents as applicable is personal accident/medical expenses section

Evacuation

- Claim Form duly filled in & signed.
- Advise from the treating doctor for Evacuation clearly stating the medical condition.
- Invoices and Receipt towards Transportation cost.
- Advise from the treating doctor for accompanying person.
- Original air ticket/ Boarding pass if air lifted
- Other documents as applicable is personal accident/medical expenses section

BENEFIT 2 - EMERGENCY MEDICAL EXPENSES (Accidental)

- Claim Form duly filled in & signed.
- Treatment papers along with doctors prescriptions
- Investigation reports (X-ray/Scan/ECG, Laboratory etc)
- Original medical bills and receipt of Hospital, doctors, medical shops, Diagnostic centre etc supported by Doctor's advice.
- Hospital discharge card (if hospitalized)
- Copy of FIR (if any)
- Original air ticket/ Boarding pass

BENEFIT 3 - TOTAL LOSS OF CHECKED IN BAGGAGE

- Claim Form duly filled in & signed.
- Property Irregularities report / letter from the airline clearly accepting the total loss of baggage.
- Letter from the Airline confirming the compensation details or denial of claim.
- Details of the item contained in the lost baggage with the respective values.

BENEFIT 4 – TRIP DELAY

- Claim Form duly filled in & signed.
- Please attach confirmation from the airlines, clearly mentioning the scheduled arrival time and the actual arrival time or Copies of Correspondence with the Airline authorities certifying about the delay.
- If trip is delayed due to sickness. Attach copy of the discharge summary.
- Original bills and receipts towards reasonable additional expenses incurred due to delay.

BENEFIT 5 – TRIP INTERRUPTION / CANCELLATION

- Claim Form duly filled in & signed.
- Please attach confirmation from the airlines, clearly mentioning the scheduled arrival time and the actual arrival time or Copies of Correspondence with the Airline authorities certifying about the delay.
- If trip is cancelled due to sickness. Attach copy of the discharge summary.
- If trip is cancelled due to abduction of insured, attach FIR, Final Police report.
- Proof of forfeited, non-refundable prepaid payments, made prior to the Insured/Insured Person's departure date.
- Bills & receipt towards additional cost of transportation

BENEFIT 6 – HIJACK DISTRESS ALLOWANCE

- Full statement of the events in writing
- Claim Form
- Airline correspondence (copy of Passenger List etc.)
- Copy of ticket/ Boarding Pass

BENEFIT 7 – HOME BURGLARY

- Claim Form duly filled in & signed.
- FIR/Final Investigation Report
- Letter of Indemnity
- Original Repair /Replacement Bills and receipt with specification of items repaired /replaced, if claimed for damages,
- Photographs if arranged.

BENEFIT 8 – COMPASSIONATE VISIT BY THE FAMILY MEMBER

- Claim form duly filled & signed.
- Discharges summary (Medical Record clearly stating presenting complaints, line of treatment and the diagnosis)
- Statement from the treating doctor clearly advising the need for a family member at the bedside.
- Original travel ticket and payment receipt of the family member.
- Original invoices and receipt towards expenses related to stay during compassionate visit.

Procedure to file the claim documents:

All claim documents as per the document checklist to be sent to the Head office of M/s Reliance General Insurance Co Ltd.

Address:

Claims Department
Reliance General Insurance Co Ltd.
570, Rectifier house, 2nd floor
Naigaum Cross Road, Wadala
Mumbai - 31

TAT:

1. On receipt of the intimation, claim form and document checklist will be sent within 24 hrs.
2. Claim processing within 7 (seven) working days from the receipt of complete claim documents.

Note: Working days excludes, Saturday/ Sunday and all public holidays.