

**Claims Process – RuPay Insurance Program 2024-25 for RuPay Platinum & Higher
Variant Cards**

A) Claim intimation

1. All the claims where incident has happened in the financial year 2024-25, should be intimated to TATA AIG toll free number 18002667780 or to **general.claims@tataaig.com**, along with incident details.
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

Once the claim is registered scan images of all required documents to be uploaded to <https://www.tataaig.com/servicing/personal-accident/claim-status>:

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.

Claim to be intimated 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 with valid justification are provided

for such delay, such cases will be investigated if required.

1. All supporting documents relating to the claim must be submitted within thirty (30) days from the date of intimation.
2. The eligible claims will be settled in thirty (30) working days from the date of receiving the complete documents set.
3. 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.
4. Claim requirements will be communicated to claimant as per set process.
5. 3 reminders for submission of claim requirements will be sent to the claimant at a specified interval. If all requirements are not fulfilled within the timelines specified in communications, the claim will be treated as closed without payment due to non-submission requirements.
6. However, such claims can be reopened and appropriately decided on receipt of the complete set of requirements.
7. For all claim status related queries please contact 24*7 toll free number 18002667780.

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

Based on the merit of the claim, TATA AIG investigation team shall be appointed

D) Claims Follow up / Processing

Sr. No	Escalation Level	Name	Designation	Email ID
1	First Query		Accident & Travel claims	rupay@tataaig.com
2	Escalation 1	Dr Shweta Todankar	Senior Manager	Shweta.Todankar@tataaig.com

3	Escalation 2	Mr. Vilas Mali	Deputy Vice President – Accident & Travel claims	Vilas2.mali@tataaig.com
4	Escalation 3	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

E) 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.

F) Dispute Management

A 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.

G) Document check list –

For Accidental Death Claims:

- a) Claim Form duly completed and signed
- b) Certified copy of Death Certificate.

- c) Copy of FIR/ Police report giving description of the accident.
- d) 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) 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. Details of card induced POS/ Ecommerce transaction done using RuPay card details within 30 days (as applicable) prior to date of accident (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 & copy of RuPay card of insured.
- b) Copies of all hospitalization & treatment records along with relevant diagnostic reports
- c) Disability certificate issued by Competent medical authority
- d) Copy of FIR/ Police report giving description of the accident.
- e) Photograph of disabled body organ
- f) Copy of Aadhar card of insured & claimant

- g) Certificate from card issuing bank mentioning
- h) Details of card induced POS/ Ecommerce transaction done using RuPay card details within 30 days (as applicable) prior to date of accident (to be supported with complete transaction log / account statement from the bank's system)
- i) Nominee details (including NEFT details) as per bank. Nominee form submitted at the time of account opening*
- j) Brief description of Accident as per FIR translated in English or Hindi.
- k) 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.