

Bandhan Life Insurance Claim Process

What documents needs to be submitted to apply for a claim? Mandatory Documents for all type of claims

1. Claimant statement form
2. Copy of death certificate issued by municipal corporation under section 12/17
3. KYC documents of claimant (Mandatory)
 - a. PAN or Form No. 60
 - b. Copy of any one of the following (Identity & address proof of claimant).
 - i. Proof of possession of Aadhaar number in such form as are issued by the Unique Identification Authority of India (means 'Aadhaar Card').
 - ii. Passport (unexpired),
 - iii. Driving License (unexpired)
 - iv. Voter's Identity Card
 - v. Job card issued by NREGA duly signed by an officer of the State Government
 - c. One recent photograph of the claimant
4. Copy of self-attested cancelled cheque / Passbook copy of the claimant
5. Relationship proof (wherever applicable)

Supporting documents required basis type of Claim.

1. Death due to illness / sudden death.

- i. Cause of death certificate issued by treating doctor
- ii. Medical records (Admission notes, discharge/ death summary, test reports, etc.) at the time of death
- iii. Copy of medical records for any treatment taken in past
- iv. BLIC Attending physician statement for death claim
- v. BLIC Hospital treatment statement for death claim
- vii. BLIC Employer Certificate (if salaried)

2. Death due to Accident / Suicide

- i. Copy of First Information Report
- ii. Copy of Post-Mortem Report
- iii. Police Inquest report / Panchnama / General Dairy
- iv. Newspapers cutting (if available)
- v. BLIC Employer Certificate (if salaried)

3. Accidental Disability / Dismemberment Claim

- a. BLIC Disability / Dismemberment Claim Intimation Form
- b. BLIC Attending Physician Statement
- c. BLIC Hospital Treatment Certificate
- d. First Information Report (FIR)
- e. Inquest Report / Panchnama

4. Critical Illness Claim/ i Cancer Claim

- a. BLIC Critical Illness Claim Intimation Form
- b. BLIC Critical Illness Attending Physician Statement
- c. BLIC Critical Illness Hospital Treatment Certificate
- d. Copy of all Medical reports from the first date of diagnosis to the last treatment received date (i.e. consultation papers, test reports, discharge summary)

Company will inform you regarding further requirements (if any) / the claims decision via written correspondence / email / SMS.

5. Where should I submit claim documents?

- a. Send mentioned documents to:
 - Claims Department
 - Bandhan Life Insurance Limited.
 - A - 201, 2nd Floor, Leela Business Park, Andheri-Kurla Road, Andheri (E), Mumbai - 400059
- b. Visit our nearest branch and submit mentioned claim documents
- c. For queries call our toll free Customer Service Helpline number 1800 209-9090

In case of a claim dispute, where will my case be represented?

In case of a claim dispute, the claimant has to first approach the Claims Review Committee of the company whose address is given herein below,
 Claims Review Committee
 Bandhan Life Insurance Ltd
 Limited. A - 201, 2nd Floor, Leela Business Park, Andheri-Kurla Road, Andheri (E), Mumbai - 400059.

If the claimant finds the Response unsatisfactory, the policyholder/ claimant may write to the Grievance Redressal Cell of the IRDAI, which will take up the matter with the concerned company. If the complainant is looking for a judicial decision in respect of Claims, he or she may approach the Insurance Ombudsman. For more information on Insurance Ombudsman, please refer to your policy document.

BLIC (Bandhan Life Insurance company).

*Beware of spurious phone calls and fictitious/fraudulent offers IRDAI clarifies to public that. IRDAI or its officials do not involve in activities like sale of any kind of Insurance or financial products nor invest premiums.
IRDAI does not announce any bonus. Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.*

Insurance is the subject matter of the solicitation. Corporate Identity No.: U66010MH2007PLC169110. Website: www.bandhanlife.com. Fax: 22-61180200/300. Email: customer.care@bandhanlife.com. Bandhan Life Insurance Limited IRDAI Registration No. 138. ADVT No. II/December 2014/2335