

**CLAIM INTIMATION AND SUBMISSION PROCEDURE  
UNITED INDIA INSURANCE CO. LTD**

**CLAIM PROCESS**

1. Intimation of claims to be done through email/letter to Howden India Insurance Brokers India Pvt. Ltd. & IDFC First Bank.

Intimation and submission of documents may be forwarded to the following email ids.

Sr. No.	Channel	Details
1	Email ID	<a href="mailto:1.idfcdefence@howdenindia.com">1. idfcdefence@howdenindia.com</a> <a href="#">2. IDFC email id</a>
2	Phone Number	9820840257, 7798577909

All

documents to be forwarded to the Address mentioned below:

**Sudeep Sudevan/Jinesh Shah**  
Howden Insurance Brokers India Pvt Ltd  
6th floor, Peninsula Chambers,  
Peninsula Corporate Park, Ganpatrao Kadam Marg,  
Lower Parel,  
Mumbai - 400013

**CLAIM DOCUMENTATION**

**Lost Card Liability/Card Fraud:**

- ✓ Claim form duly filled in and signed by the claimant.
- ✓ latest Account statement (for the month of loss)
- ✓ Complete Passport copy, if loss at international location. , i.e. all pages covering departure from India Immigration Stamp to return back in India Immigration along with first and last page of the Passport.
- ✓ Incident report by Bank.
- ✓ FIR is to be mandatorily submitted in case of Lost card wherein the claim amount is above 50,000. In cases where claim amount is less than 50,000/- Police intimation duly acknowledged by police may be provided.
- ✓ Copy/photo of Card
- ✓ Copy of Dispute letter given by Customer to Bank.

**Purchase Protection:**

- ✓ Copy/photo of Card
- ✓ Claim form duly filled in and signed by the claimant.
- ✓ Copy of FIR.
- ✓ Cancelled Cheque of the claimant (with account holder's name printed) OR NEFT Mandate form duly filled and verified by any schedule bank.
- ✓ Original Invoice of Expenses incurred with details of items purchased and card statement reflecting the purchase.

**Personal Accident:**

- ✓ Copy/photo of Card
- ✓ Claim form duly filled (with description of the event).
- ✓ Latest Account statement (for last 3 months from date of Accident).
- ✓ Copy of Death certificate.
- ✓ Copy of FIR/ MLC (Medico legal Case report) copy (with Police final charge sheet or Court final order -if case closed).
- ✓ Copy of Post Mortem Report.
- ✓ Panchnama (Spot and/ or Inquest) as applicable
- ✓ The Forensic Science Laboratory (FSL)/ Histopathology/ Chemical analysis Report (If recommended in PM Report).
- ✓ Cancelled Cheque of the claimant (with account holder's name printed) OR NEFT Mandate form duly filled and verified by any scheduled bank.
- ✓ Original "Legal Heir certificate or Indemnity cum declaration bond on a 100 Rs. stamp paper" -If amount needs to be paid to nominee (when nominee name not mentioned in policy copy).
- ✓ Original 'Consent letter or No objection letter from other legal heirs" -If amount needs to be paid to nominee (when nominee name not mentioned in policy copy).
- ✓ AML Documents of the claimant; If claim amount more than 1Lakh claimed on an individual's account (Two passport size photograph, ID and residence proof of the claimant, as per the list provided in last section of the claim form).
- ✓ In case of missing body, the claim to be processed under certificate from the respective HQ

**Death due to Air Accident:**

In addition to above(PA), additional documents which is required are as under:

- ✓ Copy/photo of Card
- ✓ Confirmation acknowledgement from respective Airlines
- ✓ Copy of Air Ticket
- ✓ Boarding Pass
- ✓ Passport with immigration stamp.