

## Motor Endorsement - Here's what you require

Endorsement Name	Document requirement (UW)
Increase / Decrease of IDV	*Written request from Insured/Email or letter *Additional premium
Transfer of Ownership	*Proposal Form *Written request from Insured /Email or letter *Sale proof of the vehicle (Form 29/30 or Transferred RC) *Inspection report *Difference in premium & Transfer fee
Transfer of vehicle to Employee	*Proposal Form *Written request from insured /Email or letter *Sale proof of the vehicle (Form 29/30 or Transferred RC) *Inspection report *Difference in premium and Transfer fees *NOC from employer to transfer NCB
Substitution of Vehicle	*Written request from insured /Email or letter *Invoice copy of new vehicle *Inspection report if the vehicle is not new *Difference in premium
Mid Term Inclusion/Exclusion of Risks, Covers & Loading/Discounts	*Written request from Insured /email or letter *Difference in premium
Change of RTO Location	*Written request from Insured /email or letter *Difference in premium *Revised RC copy
Change of NCB	*Written request *NCB reserving/confirmation letter
Recovery of No claim Bonus	*NCB recovery letter *Difference in premium *Inspection report (as per guidelines)
Change of Policy Period	*Written request *PYP/Invoice copy
Change in Reg No Inclusion or Correction of Registration Number	*Written request *RC copy *Difference in premium
Change in Chassis number	*Written request *RC copy

Change in Engine number	*Written request *RC copy
Change in Finance details	*Written request *NOC from financier *Updated RC copy
Change in Manufacturing Year	*Written request *RC copy *Difference in premium
Rectification in vehicle Make and Model	*Written request *RC copy *Difference in premium
Rectification of Insured Name	*Insured request *RC copy
Change of Insured Address / Parking Location address	*Written request *RC copy *Address proof
Cancellation of policy due to vehicle being sold	*Written request *Sale proof of the vehicle (Form29/30 or Transferred RC) *Alternate policy
Cancellation of Policy due to double Insurance	*Written request *Alternate policy copy
Cancellation of policy due to Cheque Dishonour	*Finance confirmation (64vb confirmation)
Cancellation Due to Data Entry Error	NA
Cancellation due to total loss	Confirmation of claims team
Cancellation on Forfeiture	Confirmation of claims team
Cancellation due to non-delivery of the vehicle	*Written request *Non-delivery certificate from dealer
Cancellation by Insurer	*Letter sent to client *Alternate policy copy (optional)
NCB Reserving letter Issuance	Request letter from Insured •Sale proof (payment transaction) / Insurance proof / ID proof •No claim confirmation from our claim department

## Motor Claims - Here's what you require

### **Mandatory Details to be kept ready:**

1. Policy number
2. Vehicle number
3. Date, time, and place of accident
4. Cause of loss
5. Name of driver
6. Workshop details, etc.
7. FIR, if TP injury / death

### **Partial Loss (repair):**

1. Claim form duly signed by Insured
2. Registration Certificate copy of the vehicle
3. Driving Licence
4. FIR or Police panchanama copy
5. Repair estimate
6. Repair bills and payment proof / discharge voucher
7. Documents required by AML guideline

### **Additional documents required for Commercial vehicle:**

1. Fitness certificate
2. Permit certificate
3. Road tax receipts
4. Load challan

**Total Loss, Constructive Total Loss, Cash Loss :**

1. Claim form duly signed by Insured
2. Registration certificate copy of the vehicle
3. Driving license
4. FIR or police panchanama copy
5. Repair estimate
6. Repair bills and payment proof/ discharge voucher
7. Documents required by AML guideline
8. Consent letter to accept the settlement from the Insured (Affidavit Duly notarized)
9. NOC and Form 35 from the financier if the payment is to the Insured
10. Foreclosure statement in case payment to financier
11. Sale deed between Insured and the buyer of the vehicle (salvage)
12. Duly Signed transfer papers and/or Registration cancellation certificate
13. Keys, service & warranty book, sales invoice, spare wheel, jack, etc to be given to the buyer

**Additional documents required for Commercial vehicle:**

1. Fitness certificate
2. Permit certificate
3. Road tax receipts
4. Load challan

Additional documents in specific claims shall be intimated separately.

**In case of Theft:**

1. Claim form duly signed by Insured
2. Original policy document
3. Original registration certificate, permit, fitness, tax
4. All original keys / service booklet / warranty card / original purchase invoice
5. Police Pachamama/FIR and final report/non traceable report
6. Acknowledged copy of letter addressed to RTO intimating theft and forming 'non-use'



7. RTO transfer papers duly signed
8. Consent towards agreed claim settlement value from yourself and financier
9. NOC from the financier if claim is to be settled in your favour
10. Subrogation letter, indemnity bond and discharge voucher
11. Documents required by AML guideline

Additional documents in specific claims shall be intimated separately.

## Health Claim - Here's what you require

### **Mandatory details required:**

1. Duly filled and signed claim form
2. Photocopy of ID card / photocopy of current year policy
3. Cancelled Cheque/ Bank statement for NEFT
4. PAN Card copy of the Insured/ Nominee in case of death of the insured
5. Aadhar Card (masked) / Voter ID / DL / Passport copy of the insured / Nominee in case of death of the Insured
6. Original detailed discharge summary / day care summary from the hospital. Original consolidated hospital bill with bill number and break up of each item, duly signed by the Insured.
7. Original payment receipt of the hospital bill with receipt number
8. First consultation letter and subsequent prescriptions. Original bills, original payment receipts and reports for investigation supported by the note from attending medical practitioner / surgeon demanding such test.
9. Surgeon's certificate stating nature of operation performed and Surgeon's bills and receipts. Attending doctors / consultants / specialist's / anaesthetist bill and receipt and certificate regarding same.
10. Original medicine bills and receipts with corresponding prescriptions
11. Original invoice/bills for implants (viz. Stent / pbs mesh / iol etc.) with original payment receipts
12. Hospital registration number and pan details from the hospital
13. Doctors' registration number and qualification from the doctor

### **Road traffic accident –**

In addition to the in-patient treatment documents:

1. Copy of the first information report from police department / copy of the medico-legal certificate
2. In non-medico legal cases. Treating doctor's certificate giving details of injuries (how, when and where injury sustained)

### **Accidental death**

1. Copy of postmortem report (if conducted) & death certificate

## Health Endorsement - Here's what you require

Endorsement Type	Post - Inception/ Renewal	Documents required
Policy cancellation	Allowed	Letter from the client, No claim, Refund, as per co. T & C
Change of Plan	Allowed only at Renewal	Change Request Form
Change in Sum Insured	Allowed only at Renewal	Change Request Form
Addition of Member	Allowed	Proposal form, Change Request Form and Client letter with Premium payment
Deletion of Member	Only on Death of any member for other cases only at Renewal	Change Request Form, Letter from the Client, No claim, Refund, as per co. T & C
Policy Period Change	Not Allowed	NA
Correction (Name, Gender)	Allowed	Letter from the Client or Email from registered mail ID
Address / Nominee Change	Allowed	Letter from the Client or Email from registered mail ID
Contact details	Allowed	Letter from the Client or Email from registered mail ID
Change in DOB	Allowed	Letter from the Client with Revised Proposal form + Premium payment