

PRADHAN MANTRI SURAKSHA BIMA YOJANA (PMSBY)

CLAIMS PROCEDURE

[Dated: 10.6.2021]

1. Immediately after the occurrence of an accident which may give rise to a claim under the policy, the ***insured member in case of his accidental disability claim or his nominee in case of death of insured member*** (or in case the nominee is a minor, his/her appointee¹, and in case of no nomination or the nominee pre-deceasing insured member, the claimant² legal heirs of the insured) shall submit duly completed claim form to the concerned bank branch / post office and preferably within 30 days of the occurrence of the accident³ giving rise to the claim (death /permanent disability⁴) under the policy.
2. Bank/ post office to check whether claim is for disability or death (due to accident) of the insured.
3. Bank / post office to check and confirm that the claim form has been submitted with supporting documents as under:
 - (a) Proof of permanent disability due to accident⁵ or death due to accident⁶ of the insured member, as the case may be
 - (b) Aadhaar and PAN number of the insured member and claimant⁷
 - (c) KYC document⁸ in respect of the nominee/appointee/claimant (as the case may be)
 - (d) First two pages of passbook, or bank / post office account statement showing account details, or cancelled cheque of the account of the nominee/appointee/claimant (as the case may be)
 - (e) Proof of death⁶ of nominee in case of nominee pre-deceasing the insured member
 - (f) Proof of being legal heir, in case the claimant is other than the insured member/nominee/appointee
 - (g) Advance receipt for discharge of claim, duly filled in and signed
4. The authorized official of the bank / post office shall check the account of the insured member and confirm auto-debit particulars and the account details, nomination, debiting of premium / remittance to insurer and fill up the details of the insured member in the claim form from the enrolment data and records of bank / post office. He will certify the correctness of the information given in the claim form and the duly completed check list for the said claim.
5. Bank / post office to check KYC documents of nominee / appointee / claimant to establish his identity and confirm that claim in respect of the said insured member has not been forwarded to partner insurer by the bank / post office.
6. Bank / post office will forward the claim documents electronically to the designated email id / app of the partner insurer within seven days of the submission of the claim.
7. Insurer will verify and confirm that premium has been remitted for the insured and the insured is included in the list of insured persons in the master policy.

8. Insurer will also confirm whether the said claim under PMSBY has also been paid by any other insurer or not, by way of a suitable deduplication mechanism. In case the same has been paid, the Insurer may reject the claim.
9. Claim shall be processed by the insurance company which has issued the master policy for the bank / post office within seven days of its receipt from the bank / post office.
10. The admissible claim amount will be remitted to the bank / post office account of the insured or the claimant, as the case may be.
11. In case there is no nomination or the nominee has predeceased the insured member the admissible claim amount shall be paid to the legal heirs of the insured on production of Succession Certificate/ Legal Heir certificate from the competent court/authority.
12. Regardless of the claim being paid/ rejected, the insurer shall send an email/ app-based intimation to the bank / post office and a text message alert to the mobile of the nominee / appointee / claimant, in addition to uploading the same on the Jan Suraksha portal [<https://www.jansuraksha.gov.in/MIS>].
13. **Maximum time limit** for the bank / post office to forward duly completed claim form to the insurer is seven days and maximum time limit for the insurer to approve claim and disburse money thereafter is seven days.
14. **In case the bank / post office has not remitted the premium amount debited from the account of the insured member within the timeframe referred to in the rules issued by DFS letter F. no. H-12011/2/2015-Ins.II, dated 20.4.2015, the liability of the claim shall be passed on to the bank / post office, and the claim form shall be transmitted to the bank / Department of Posts. In case such a claim reaches the insurer from the bank / post office, the insurer shall transmit it back for settlement of the same, under intimation to the claimant.**
15. **The relaxations for accepting proof of death listed in Note no. 6 below, in view of ongoing pandemic, would be valid up to 30.11.2021 or till further revision, whichever is earlier. Further, claims pending as on date may also be settled on the basis of these relaxations.**

Notes:

¹ The appointee is the person named by the member in his PMSBY enrolment form where the nominee is a minor.

² A claimant where there is no nomination or the nominee has predeceased the insured member shall be one who is a legal heir and submits a succession certificate or legal heir certificate issued by a competent court or authority.

³ Accident means a sudden, unforeseen and involuntary event caused by external, violent and visible means.

⁴ Permanent Disability means any of the following:

Total and irrecoverable loss of both eyes or loss of use of both hands or feet or loss of sight of one eye and loss of use of one hand or foot	Total disability-claim amount payable is Rs two lakhs
Total and irrecoverable loss of sight of one eye or loss of use of one hand or foot	Partial disability-Claim amount payable is Rs one lakh

⁵ Documents in support of proof of permanent disability:

FIR or Panchnama, along with (a) Disability certificate issued by the Civil surgeon and (b) hospital record supporting the same.

⁶ Documents in support of death due to accident may be any of the following:

(1) (a), (b) and (c) as under:

(a) Any of the documents listed below as proof of death:

- (i) Death certificate (issued by the registrar of births and deaths appointed by the state government for the local area)
- (ii) Hospital discharge summary/certificate in respect of the deceased person, specifying his/her name, father's/husband's name, address and the date, time and cause of death
- (iii) Certificate issued by the last attending Registered Medical Practitioner (doctor registered with the Indian Medical Council) in respect of the deceased person, specifying his/her name, father's/husband's name, address and the date, time and cause of death, which should be countersigned with his/her seal by a Gazetted officer of the Central or the State Government or by an officer of the deceased account holder's bank or any public sector bank or any public sector insurer

(b) FIR/ Panchnama

(c) Post Mortem report

(2) Certificate issued in respect of the insured member by the District Magistrate / Collector / Deputy Commissioner of the district concerned, or by any Executive Magistrate (Additional District Magistrate, Sub-Divisional Magistrate, Tehsildar/Talukdar, etc.) authorised by him/her, in the form prescribed in the claim settlement procedure for the scheme

(3) In case of death due to accidents such as snake bite/ fall from tree, etc., hospital record specifying the deceased member's name, father's/husband's name, address and the date, time and cause of death in lieu of (a), (b) and (c) above.

⁷ This information is desirable but not mandatory.

⁸ Document in support of applicant's identity may be Aadhaar card or electoral photo identity card [EPIC] or MGNREGA card or driving license or PAN card or passport.
