

Kotak Life Insurance :: Customer

How to fill a claim form?

Guidelines on how to fill Claim Intimation Form :

Individual Claims.

For a detailed & step –by step understanding do not hesitate to visit this link:

http://insurance.kotak.com/policy_holder/claims-information-library-howto-fill-claim-form.php

Or you take the help by visiting the nearest branch of Kotak Life Insurance.

Claim Intimation Form to be filled on the basis of type of claim:

1. Photograph of the Claimant must be affixed on the Claim Intimation Form along with signature / thumb impression across the photograph, (click to see an example in the link above).
2. All the policy nos of affected person should be mentioned to enable complete and faster processing of claim (s), (click to see an example in the link above).
3. Details of claimant, most importantly the address with pin code, contact nos, email id along with bank details must be completely and correctly filled to enable speedy correspondence, (click to see an example in the link above).
4. The address mentioned in Claim Intimation Form should match with the valid address proof, (click to see an example in the link above).
5. All the correspondence is sent to claimant on the current address mentioned in Claim Intimation Form, (click to see an example in the link above).
6. The Bank Details mentioned in the Claim Intimation Form should match with the proof Submitted, (click to see an example in the link above).
7. Selection of Payment Option is applicable only for plans particularly stated in the Claim Intimation Form. It is a mandatory requirement for further processing claim payout hence settlement option to be duly ticked under respective plan, (click to see an example in the link above).
8. The details of affected person must be completely filled. Details of an affected person gives a overview of profile of insured at proposal vis-à-vis claims stage, (click to see an example in the link above).
9. Complete details of the claim event are very essential as it portrays a synopsis of the causes that led to the claim event, (click to see an example in the link above).

10. Past history / habits gives us an overview about the health / medical state of the life insured, hence its very vital to provide complete applicable details along with all relevant medical documents supporting the details mentioned. (Click to see an example in the link above).
11. Details of all life insurance policies must be filled including other policies with KLI; If affected person has no other policies the point should not be left blank or crossed NA. It should be mentioned as "Nil" or "No other policies", (click to see an example in the link above).
12. Authorisation & Declaration should be completely filled by the claimant. In case where the claimant signs in any vernacular language / thumb impression, all details of Witness & Scribe to be completely filled to enable us communicate claim correspondences, (click to see an example in the link above).
13. Authorisation from claimant with respect to the DNC (Do Not Call) guidelines has also been incorporated the Claim Intimation Form hence the said details to be completely and mandatorily filled to enable us communicate claim correspondences.