

NOTICE OF CLAIM DECISION

Claim ID: CLM_20251217_7E03D768
Date: 2025-12-17
Status: FRAUD SUSPECTED / DENIED
Risk Score: 90.0%

After a comprehensive review by our automated system and manual verification, we are pleased to inform you that this claim has been flagged for the following irregularities:

- **Claim Rejected**
Hospitalization occurred after policy expired.
- **Medical**
Short stay (1.0 days) for Stroke (Cerebrovascular Accident) (typical: 7.0-20.0 days)
- **Medical**
Missing required treatment: ct_scan for Stroke (Cerebrovascular Accident)
- **Medical**
Missing required treatment: mri for Stroke (Cerebrovascular Accident)
- **Medical**
Missing required treatment: physiotherapy for Stroke (Cerebrovascular Accident)
- **Medical**
Uncommon medication: Multivitamins for Stroke (Cerebrovascular Accident)
- **Medical**
Uncommon medication: Digestive Syrups for Stroke (Cerebrovascular Accident)
- **Medical Error**
Excessive claim amount (Rs. 850,000.0) for Stroke (Cerebrovascular Accident)

If you believe this decision is in error, please submit a formal appeal with additional supporting documentation (e.g., Police FIR, detailed doctor notes) within 15 days.