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| **Field Verification Report** | |
| **Claim Number.** | BAF055151396 |
| **Policy Number.** | 4172/332803020/00 |
| **Insured name** | VENKADESHWARAN K |
| **Claimant name** | Self |
| **Sum insured (INR)** | - |
| **Nature of loss** | Temporary Total Disability |
| **Policy type** |  |
| **Channel / Sourcing** | - |
| **Touch Points :** | **Observation** |
| **Claimant visit** | Family member (family tree)- NA |
| Relation with insured- Self |
| Occupation (Insured) – Associate Manager (CommerceIQ) |
| Occupation (claimant) – |
| Event details (Time, place, when, how) -- On 3-9-2024 at approx. 10.00 pm he went outside on his bike for personal work, due to heavy traffic while taking turn suddenly one lorry/tanker dashed him, due to that he fell down from the bike |
| **As per Insured statement:-**  (Time, place, when, how) – As per insured- On 3-9-2024 at approx. 10.00 pm he went outside on his bike for personal work, due to heavy traffic while taking turn suddenly one lorry/tanker dashed him, due to that he fell down from the bike, with the help of nearby people he was taken to nearest Aroghya Hastha hospital and admitted there from 3-9-2024 to 6-9-2024. Paid Rs. 133695/- against final hospital bill by himself. Only MLC was done. He is still on leave as doctor advised rest for 3-4 months. As per insured’s leave application, he was on leave from 4-9-2024 to 18-9-2024 and asked permission for work from home from 19-9-2024. Insured is still doing work from home |
| Current condition (disability cases)- It’s a temporary disability condition |
| Other insurance – No |
| **Hospital visit** | MLC – MLC was done and sent to bellandur police station. |
| DOA –03/09/20234 DOD – 06/09/2024 |
| PM – Not Applicable |
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| **As per Chandak Nursing Home ICP’s- :-**  39 yrs/ male patient was admitted on 2-10-2023. Diagnosed as Fracture Pott’s Rt. side lateral malleolus and underwent ORIF TBW under SA Diagnosed as 3-10-2023. As per treating doctor statement:- patient admitted with C/O- pain, swelling, deformity since 28-9-2023 at 6.00 pm due to A/H/O-vehicle skid and fall down near bhim square Jaripatka Nagpur. Diagnosed as Fracture of Lateral malleolus Rt.(on the basis of X-Ray) and underwent ORIF TBW under SA.  He was not under the influence of alcohol at the time of incidence. MLC was not done. Patient was advised rest for 75 days. It’s a partial disability condition, total bill was Rs. 47338/- . |
| **Police station visit** | Verification details – MLC was done and sent to bellandur police station. |
| Final report -- MLC was done and sent to bellandur police station. |
| case summary -- MLC was done and sent to bellandur police station. |
| Police document verified -- MLC was done and sent to bellandur police station. |
| **PM centre visit** | PM centre name -- Not Applicable |
| cause of death -- Not Applicable |
| Viscera status -- Not Applicable |
| PM verified -- Not Applicable |
| **Spot visit** | Photos -- Not Applicable |
| Witness -- Not Applicable |
| Description--- Not Applicable |
| **DL Verification** | DL name- Not Applicable |
| DL validity- Not Applicable |
| COV - Not Applicable |
| Online portal check |
| **RC verification** | Owner name- Not Applicable |
| Registration validity - Not Applicable |
| Vehicle details - Not Applicable |
| Online portal check - Not Applicable |
| **Vicinity check** | Total person inquired – Not Applicable |
| Event details – Vicinity done. Insured is still facing issues while walking. |
| **Media / Newspaper** | Date –Not Applicable |
| Details -- Not Applicable |
| **Industry feedback** | Other insurance company –No |
| Claim Status –No |
| **Conclusion** | DOJ 4-3-2024. trigger:- NOL-TTD, case at intimation level, check genuinity and collect all checklist. As per submitted documents, 33 yrs/ male patient was admitted in Arogya Hastha hospital from 3-9-2024 under Dr with A/H/O-RTA- hit by lorry while ridingon 3-9-2024 at approx. 10.00 pm near Amrita college, C/O- abrasion over Rt. ankle, pain and swelling over B/L Ankle. K/C/O- hypothyroidism. Diagnosed as RTA- Rt. undisplaced proximal 1/3rd fibula fracture and Lt. 5th metatarsal Fracture and treated with CIRF with intra medullary screw to lt.5th metatarsal, both knew below slab, ankle brace and conservative line of treatment. Discharged on 6-9-2024. As per treating doctor statement- patient admitted with B/L LL pain and pain over Lt. Foot since 10.00 pm on 3-9-2024 due to A/H/O- RTA. Patient was advised 6 weeks rest. It’s a temporary disability case. As per hospital letter dated 9-9-2024 given by Dr. Surbhd- patient came to hospital with A//H/O- RTA as two wheeler vs lorry on 3-9-2024 at around 10.00 pm at Stella maple square apartment. MLC was done and sent to bellandur police station. Insured visit was done, As per insured- On 3-9-2024 at approx. 10.00 pm he went outside on his bike for personal work, due to heavy traffic while taking turn suddenly one lorry/tanker dashed him, due to that he fell down from the bike, with the help of nearby people he was taken to nearest Aroghya Hastha hospital and admitted there from 3-9-2024 to 6-9-2024. Paid Rs. 133695/- against final hospital bill by himself. Only MLC was done. He is still on leave as doctor advised rest for 3-4 months. As per insured’s leave application, he was on leave from 4-9-2024 to 18-9-2024 and asked permission for work from home from 19-9-2024. Insured is still doing work from home. Hospital not ready to give MLC copy as it’s against their rules. Lab reports, Bills, Tariff card, insured statement and doctor statement verified. Based on findings, no any discrepancies noted case seems genuine hence recommended for Payable subject to MLC copy. |
| **Intimation Date** | 19/09/2024 |
| **Report closed date** | 28/09/2024 |
| **TAT** | 9 Days |
| **ICLM Recommendation** | Payable |
| **Investigator Name** | Ericson HealthCare |
| **State Manager Name** | - |
| **Central Manager Name** | - |