

Death Claim (Individuals and Credit Life):

A policy results into death claim when the life assured under the policy, dies during the benefit term of the policy.

The basic requirements that need to be submitted by the claimant to nearest SBI Life office are - .

- a) **Original Death Certificate** issued by the Local Authority
- b) **Original Policy Document** / Certificate of Insurance
- c) **KYC** - Claimant's Current Address Proof, Identity Proof
- d) **Account Proof** - Copy of Bank Pass Book or Latest Bank Statement or a Copy of a cancelled cheque.
- e) Copy of the **cause of Death Certificate** from the last treating doctor / hospital. (To ascertain the medical cause of death)
- f) Copy of the **Post Mortem** / chemical analysis report in case of accidental death
- g) Copy of **FIR/Panchnama report/** Inquest report/ Police final report / magistrate verdict in case of **accidental death.**
- h) In case of **Super Suraksha (Group)** Death Claims, in addition to above, copy of the statement of accounts & Banker's Certificate is also required

Apart from above basic documents, if the death has happened within 3 years of the risk commencement date, following additional documents are required -

- i) **Medical Attendant's Certificate(MAC) / Hospital Treatment Certificate(HTC)**, to be filled by the treating doctor / hospital along with the hospital admission papers, discharge / death summary, treatment records, medical test reports etc.
- j) In case, the life assured was in **service** anytime during the term of the policy, then the **employer certificate** with copies of Medical Certificate submitted for leave availed on medical grounds should be submitted along with the claim application form.

Apart from the above mentioned documents, SBI Life may call for additional documents on case to case basis, for processing of the claim.

CLAIM FORM - The various fields appearing in the claims form along with the details to be filled is mentioned in the below table:

Name of the field	Details to be filled
Particulars of the Insured	The correct policy number , Name of deceased, Date of birth of the life insured , Gender , Occupation, Marital Status at time of Death , Complete Residence Address along with contact number.
Details of Death	Exact date of death, time of death, place of death (whether at home or in hospital with name of the hospital), date and time of cremation / burial along with cause of death.
In case of accidental death	The details related to the accident as stated in the claim form need to be mentioned.
In case of death due to	The details of the illness /ailment along with the name of the doctor

causes other than accident	/hospital along with all relevant details mentioned in the claim form needs to be mentioned.
Employment Details	If the life assured was in service anytime during the term of the policy, then the necessary details like Employer name, Address, Tele.no, etc. as required in the claim form should be filled.
Details of Other Policies held by deceased	Details of all policies held by Life Assured with SBI Life as well as with any other insurance companies should be mentioned in the Claim form.
Claimant Details	The details of the Claimant along with the bank details should be correctly filled. Phone no/ mobile no. must be mentioned which facilitates further communication
Signature of the Claimant	All pages of the Claim form should be signed by the claimant.
Claimant Declaration	The claimant should fill and sign the declaration duly witnessed.
Vernacular Declaration	This is to be submitted if the claim form is signed in vernacular (Language different from what is mentioned in the form) and if the claimant has used the thumb impression instead of signature.
Witness Declaration	The vernacular declaration has to be mandatorily witnessed by any one of the following : 1.Agent of SBI Life Insurance Company Limited 2.Unit Manager of SBI Life Insurance Company Limited 3.Advocate 4. Bank Manager 5. Magistrate 6.Block Development Officer 7. Commissioner of Oaths 8. Gazetted Officer 9. President of Panchayat 10. Head Postmaster / Head Master of School
Authorization Letter	Claimant has to sign the authorization letter giving his/her consent to SBI Life and / or its representative to obtain required details needed from the various sources such as hospitals, employer, Govt. Authorities etc., for settlement of claim.
Direct Credit Mandate	For making direct credit of the claim amount to the bank account of the claimant, direct credit mandate has to be signed and submitted at the time of submitting the claims documents.

Flow for Processing Death Claims

- I. Receipt of Claims intimation at SBI Life Office.
- II. Forwarding of the Claims intimation and supporting documents to the SBI Life Processing Centre (PC) for further processing.
- III. Registration of claims intimation at PC's.(We have 29 processing Centre's across the Country)
- IV. Dispatch of documents to CPC- (Central Processing Centre) post registration of claim intimation
- V. Scrutiny of the documents received.
- VI. If all the documents are received and no further documents are required to be submitted. Claim is processed and the payment is made to the Claimant.

- VII. If all documents are not received, then the requirement is raised to get the necessary documents.
- VIII. If the death occurs within 3 years from date of commencement of policy or revival, claim investigation may be initiated by SBI Life.
- IX. On admission of claim, full death benefit and on rejection of claim, Paid Up Value / Policy Investment Value / Policy Account Balance if any payable as per the policy terms and conditions of the policy is paid to the Nominee / Assignee or Legal Heirs of the Life Assured

Additional Requirements wherever the net claim amount exceeds Rs 5 Lac

Any one of the following requirements should be obtained, where the net claim amount exceeds Rs 5 Lac

- a) Surety from a person having sound financial status, who should execute the Indemnity Bond jointly with the Claimant / Policyholder. KYC documents of surety should be obtained. ***(Format of Surety is given in Annexure II)***

[OR]

- b) Advertisement in local news paper – to be given by the Claimant / Policy holder. In such case, Claim Payment shall be released after completion of 30 days waiting period without any interest on the claim amount.

Process for NRI Claimants / Policyholders submitting Indemnity Bond for lost OPD

a) Signing indemnity bond in India

- I. The same process mentioned above shall be applicable for NRI Claimants / Policyholders, if he/she is signing the indemnity bond in India.
- II. NRI shall enclose self attested passport copy with pages evidencing his entry date into India.
- III. The SBI Life officer shall verify original passport for exit date (if any) and also compare photograph and signature for verifying antecedents.

b) Signing indemnity bond outside India

- I. If the Claimant / Policyholder are outside India at the time of executing the Indemnity Bond, the same should be duly witnessed by an authorized person from Indian Embassy in the country in which he resides in addition to other requirements mentioned above.

Group and Micro Insurance Claims

The completed claim form along with the required documents as mentioned in the claims form should be submitted to the nearest SBI Life office for further processing of the claims.

All forms and Formats related to Claim are available on SBI Life website – www.sbilife.co.in at http://www.sbilife.co.in/sbilife/content/17_3121