To,

The Oriental Insurance Company Limited.

Divisional Office, Mumbai, India.

Subject: - Justification for Delay in Claim Submission for (Hospitalization/ Pre-Post Hospitalization / Dental / **OPD**) Expenses

I......Haseeb Khan. (Name of Employee) with Employee Id- ...51824119 hereby declare the below justification provided by me is true to the best of my knowledge, acknowledging that I have submitted my claim beyond 45 days, which is the timeline for Claim Submission, mentioned in the GHMI Policy.

- Date of Admission DD/MM/YYYY
- Date of Discharge DD/MM/YYYY
- Date of Claims Submission 21/02/2023

This is my first claim for OPD bills and I was not aware that I have to submit OPD bill within 45 days.

But now I am aware and in near future if any OPD bill I will submit for claim within timeline of 45 days.

Kindly accept the above justification and approve the amount.

Signature of Employee -

Date- 21/feb/23