

3. Death claim **(Form no 3783)**

The death claim is paid to the nominee or legal heir of the policyholder upon their death. Below is a detailed step-by-step guide.

Inform LIC About the Death

Immediate Notification: As soon as possible after the policyholder's death, the nominee or legal heir should inform the nearest LIC branch.

Collect Necessary Documents

Death Certificate: Obtain an official death certificate from the municipal authority or registrar.

Original Policy Document: The original insurance policy document issued by LIC.

Claimant's Statement Form (Form No. 3783): This is the death claim form that needs to be filled out by the nominee.

NEFT Mandate Form: This is required to facilitate direct transfer of the claim amount to the claimant's bank account. A cancelled cheque is also required.

Proof of Identity and Address: Valid ID and address proof of the claimant (e.g., Aadhaar, PAN, Voter ID).

Proof of Age of the Deceased: If the age of the policyholder was not previously verified, you might need to submit proof of age.

Medical Attendant's Certificate (Form No. 3815): This form is required if the death occurred due to illness. It should be filled out by a medical attendant.

Certificate of Hospital Treatment (Form No. 3816): If the policyholder was treated in a hospital, this form should be filled out by the hospital.

Employer's Certificate (Form No. 3816): In case of death due to accident, this form should be filled out by the employer (if the policyholder was employed).

Police FIR and Post-Mortem Report: Required if the death was due to an accident or unnatural causes.

Fill Out the Death Claim Form (Form No. 3783)

Form Details: The nominee or claimant needs to fill in personal details, policy number, and the details of the deceased policyholder. Provide the cause and date of death.

Attach all required documents like the death certificate, original policy bond, and the NEFT mandate form.

Sign the form, and if required, have it attested by a competent authority like a gazetted officer, bank manager, etc.

Visit the Nearest LIC Branch

Submission of Documents: The claimant should visit the LIC branch where the policy was serviced or any other nearest branch.

Document Verification: An LIC official will verify the documents. They may ask for additional documents if necessary.

Receive Acknowledgment: After submitting the documents, get an acknowledgment receipt from the LIC office.

Investigation (If Required)

Claim Investigation: In cases where the policyholder's death occurred within three years of the policy's issuance or if the cause of death is suspicious, an investigation may be required.

Follow Up on the Claim Process

Processing Time: The processing time for death claims varies. Simple claims without complications are processed faster.

Track the Status: The claimant can follow up on the status of the claim by visiting the LIC branch, calling customer service, or checking the LIC website.

Receive the Death Claim Amount

Direct Bank Transfer: The claim amount will be credited to the claimant's bank account via NEFT. Ensure that the bank details are correct.

Claim Settlement: LIC will send a letter confirming the settlement of the death claim and the amount credited.

Tax Implications

Tax-Free Benefit: Typically, the death benefit is tax-free under Section 10(10D) of the Income Tax Act. However, it's advisable to consult a tax professional.

de to help you understand the process:

st LIC branch office about the death. This can be done in person or by calling LIC's customer service on 02268276827

aled cheque or bank passbook copy is also needed.

e (e.g., birth certificate, school leaving certificate).

oy the last attending doctor.

by the hospital authorities.

e deceased was employed).

older.

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se of death is suspicious, LIC may conduct a thorough investigation. The investigator might contact the claimant for additiona

ications might be settled within 30 days. Complex claims, especially those requiring an investigation, may take longer.

or checking online if applicable.

Is provided are accurate.

e to consult a tax advisor for clarity.

I information