

LIFE COVER: PRODUCT NOTE



Following are the policy features of the Credit Linked Life Cover

Particulars	Policy Features
Age Band	18 – 65 years
Sum Insured	As per the loan value upto 30,00,000
Policy Period	upto 15 years
Family Definition	Self only
Insurance Partner	Credit Access Life Insurance
Coverage Option	Reducing
Single/Joint Life Cover	Single Life Cover
Coverage	Any Death Benefit– 100% Sum Insured

What is not covered?

- a) Attempted suicide or self-inflicted injuries, whether sane, insane, or under the influence (unless prescribed by a doctor).
- b) Engaging in aerial activities (e.g., skydiving) except as a fare-paying passenger on a commercial flight.
- c) The Member with criminal intent, committing any breach of law
- d) Due to war, whether declared or not, or civil commotion
- e) Participation in hazardous sports or activities (e.g., boxing, diving, racing, martial arts, mountaineering, etc.).



Bharatsure

LIFE COVER:
CLAIMS PROCESS

Step 1: Claim Intimation—Inform/Report the incident on Claims Helpline No. (+91-90213 23456) or email us at care@bharatsure.com within 48 hours of the incident.

Bharatsure team will support you with a policy e-card copy in case you do not have it handy.

Sr No.	Designation	Escalation Matrix
Level 1	Claims Helpline	Helpline No. +91 - 90213 23456 or email at care@bharatsure.com
Level 2	Claims Manager	Email to sakshi@bharatsure.com
Level 3	Program	Email to jessica@bharatsure.com

Step 2: Claim Process

- Documents to be submitted within 14 days of the claim intimated as mentioned in the following list:

Document required

- Duly filled claim form along with bank details of the claimant
- Death certificate issued by the authority
- Member consent form along with Notice of Assignment Consent
- Any other documents required for processing the claims
- Cancelled cheque/Bank Statement/Bank Passbook/Letter from the bank
- Copy of FIR & PM in case of Accidental Death Benefit
- Credit outstanding statement issued by MPH in case of Notice of Assignment Consent
- Nominee KYC

Step 3: Claim Settlement

- CALI's in-house team will review the case and request any additional pending documents.
- CALI's will acknowledge the receipt of claim documents within T+1 working days from the date of receipt of email.
- Claims will be settled within 10 days of the valid submission of all documents.
- In case the documents are not received, multiple (3) reminders will be sent to the insured. Post that a closure notice will be sent to the insured and the claim will be closed without the payment.