

**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.).

**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](mailto: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 <a href="mailto:care@bharatsure.com">care@bharatsure.com</a>
Level 2	Claims Manager	Email to <a href="mailto:sakshi@bharatsure.com">sakshi@bharatsure.com</a>
Level 3	Program	Email to <a href="mailto:jessica@bharatsure.com">jessica@bharatsure.com</a>

**Step 2: Claim Process**

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

Document required
<ul style="list-style-type: none"><li>• Duly filled claim form along with bank details of the claimant</li><li>• Death certificate issued by the authority</li><li>• Member consent form along with Notice of Assignment Consent</li><li>• Any other documents required for processing the claims</li><li>• Cancelled cheque/Bank Statement/Bank Passbook/Letter from the bank</li><li>• Copy of FIR &amp; PM in case of Accidental Death Benefit</li><li>• Credit outstanding statement issued by MPH in case of Notice of Assignment Consent</li><li>• Nominee KYC</li></ul>

**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.