

ACCIDENTAL-DEATH CLAIM CHECKLIST

1. BASIC CASE DETAILS

| ITEM | DETAILS |
|-------------------|---|
| Case ID / File No | |
| Date of Accident | |
| Date of Death | |
| Place of Accident | |
| Type of Accident | Road/Fall/Electric/Drowning/PublicTransport/TravelAbroad/ Industrial/Other: |
| Police Station | |
| FIR No C Date | |

2. DECEASED PERSON DETAILS

| Item | Details |
|------------------|---|
| FullName | |
| Age | |
| Gender | |
| AadhaarNo | |
| Occupation | /Self-Employed/Employee/Student/Retired /Pensioner/Farmer/IndustrialWorker/Othe |
| Address | |
| BankNameC Branch | |

3. NOMINEE / CLAIMANT DETAILS

| Item | Details |
|---------------|---------|
| Name | |
| Relationship | |
| AadhaarNo | |
| MobileNo | |
| BankAccountNo | |
| IFSCCode | |

INSURANCE CLAIM SOURCES CHECKLIST

| Source | Coverage / Notes | Checked Policy No / Remarks |
|---|--|-----------------------------|
| PMSBY (Bank) | ₹2,00,000 accidental death | <input type="checkbox"/> |
| PMJJBY(Bank) | ₹2,00,000 life insurance (accidental included) | <input type="checkbox"/> |
| LIC / Private Accident Policy | Varies | <input type="checkbox"/> |
| Employer Group Accident Insurance | Varies | <input type="checkbox"/> |
| EPF/EDLI(Employee PF) | EPF balance + accidental death ~₹7L | <input type="checkbox"/> |
| Retired Employee Group Insurance / Welfare | Pension/accidental benefits | <input type="checkbox"/> |
| Pensioners (Govt / Private) | Family pension, gratuity, one-time death benefits, old-age pension combined benefits | <input type="checkbox"/> |
| Vehicle Owner / Driver Personal Accident | ₹5–15 lakh | <input type="checkbox"/> |
| Home Loan / Car Loan / Personal Loan | Outstanding loan cleared if accidental death insurance exists | <input type="checkbox"/> |
| Gold Loan / Secured Loan | Loan cleared or nominee payout | |
| Fixed Deposit / Recurring Deposit / Savings Account | Bank / Post Office nominee benefit / accidental coverage | |
| Credit / Debit Card Accidental Death Cover | ₹2–5 lakh | |
| Investment-Linked Insurance / ULIPs | Accidental death rider | |
| Microfinance / Small Loan Insurance | Borrower accidental death | |
| Special Welfare / Emergency Relief | State or central schemes | |
| Employer Death Compensation (Outside Insurance) | One-time/gratuity | |
| Post Office / Savings / Insurance | Jeevan Suraksha / Other accidental coverage | |
| Travel Insurance (Domestic / International) | Accidental death abroad | |
| Utility / Service Provider Insurance | Gas, electricity, telecom accidental coverage | |
| Religious / Community Trust Funds | Funeral or accidental aid | |

| | | |
|---|---|--|
| Corporate CSR / NGO Relief Funds | Emergency accidental assistance | |
| Sports / Adventure Club Insurance | Trekking, racing, scuba diving, etc. | |
| Miscellaneous / Crowd-Funded Community Insurance | Informal emergency funds | |
| Legal / Compensation (Negligence) | Court awarded | |
| Industrial / Workplace Accident Benefits | ESI / Workers Compensation / Employer relief | |
| Poor / BPL Family Schemes | Funeral / death grant for needy families | |
| Chief Minister / State Relief Fund | One-time assistance for accidental death | |
| Hospital / Medical Compensation | Death due to treatment or hospital negligence | |
| Accidental Injury Claims (Disability / Survivor Benefits) | Permanent or partial disability, TTD, PTD payouts | |

DOCUMENT CHECKLIST

Mandatory Documents

| Document | Collected |
|-----------------------------------|-----------|
| Death Certificate | |
| Aadhaar (Deceased) | |
| Aadhaar (Nominee) | |
| Bank Passbook / Account (Nominee) | |

Accident Proof Documents

| Document | Collected |
|------------------------------|-----------|
| FIR Copy | |
| Post-Mortem Report | |
| Inquest / Panchanama | |
| Hospital / Treatment Records | |
| Police Final Report | |

Supporting Documents (If Applicable)

| Document | Collected |
|--|-----------|
| VehicleInsurance/RCCopy | |
| Loan Documents (Home, Car, Personal, Gold) | |
| BankFixedDeposit/RecurringDeposit/Savings AccountRecords | |
| Credit/DebitCardStatements | |
| Employer/HRLetters | |
| SHG/SocietyInsuranceRecords | |
| School/ College Insurance Records | |
| PF/EDLIAccountDocuments | |
| GovtWelfare/PanchayatLetters | |
| P W D Certificate | |
| Retirement/PensionDocuments | |
| PensionPaymentOrder(PPO) | |
| PublicTransport/Rail/HighwayClaimDocs | |
| Professional/AssociationGroupInsurance | |
| Life Insurance Rider Documents | |
| Microfinance/SmallLoanInsurance | |
| SpecialWelfare/EmergencyRelief | |
| EmployerDeathCompensation(Outside Insurance) | |
| PostOffice/Savings/Insurance | |
| Travel Insurance Documents | |
| Utility/ServiceProviderInsurance | |
| Religious/CommunityTrustFunds | |
| CorporateCSR/NGOReliefFunds | |
| Sports/AdventureClubInsurance | |
| Miscellaneous/Crowd-FundedCommunity Insurance | |
| Legal/Court Documents | |
| Industrial Accident Documents | |
| BPL/ Poor Family Eligibility Documents | |
| Chief Minister / State Relief Fund Documents | |
| Investment-Linked Insurance / ULIP Documents | |
| Hospital/MedicalCompensationDocuments | |
| Accidental Injury / Disability Claim Documents | |

CLAIM SUBMISSION TRACKER

| Insurance / Source | Submitted To Date Reference No Status |
|---------------------------|---------------------------------------|
| Allsourceslistedinsection | |

FOLLOW-UP LOG

Date Contact Person / Office Discussion / Status Next Step

FINAL CLAIM STATUS

| Insurance / Source | Approved / Rejected | Amount Sanctioned | Date Credited | Notes / Reason if Rejected |
|--------------------|---------------------|-------------------|---------------|----------------------------|
| | | | | |

IMPORTANT NOTES

- FIR C Post-Mortem **mandatory** for accidental death claims
- Inform bank / insurer / PF/welfare office **within 30 days**
- Submit **copies first**, keep originals safe