

HDFC ERGO General Insurance Company Limited



Claims Process-RuPay Card for Personal Accident Benefit
Policy No - 2999200723397400000

Claim intimation

All the claims will intimate to the dedicated claims id npcirupay@hdfcergo.com and HDFC ERGO will register the claim and provide the claim number to the Member Bank within 2 working days with policy number in subject line.

Documents receipt / Follow-up

All documents are to be received at HDFC ERGO office at the below mentioned address as per zones:

Zone West:

Card claims
Claims Manager
HDFC ERGO General Insurance Company Limited
6th Floor, Leela Business Park
Andheri-Kurla Road, Andheri (E), Mumbai- 400 079
Phone no: 022 -66383600

Zone North

Card Claims,
Claims Manager,
HDFC ERGO General Insurance Company Limited
5th floor, Tower 1, Stellar IT Park,
C-25, Sector-62, Noida-201301
Phone no: 120-6691600

Zone East

Card Claims,
Claims Manager,
HDFC ERGO General Insurance Company Limited
Metro Towers, 10th Floor,
1 Ho Chi Minh Sarani, Kolkata: 700071
Phone no: 033-39883600

Zone South

Card Claims,
Claims Manager,
HDFC ERGO General Insurance Company Limited
6th floor, MBC Tower, Old No.90,
New No.199, Luz Church Road,
Mylapore, Chennai - 600 004
Phone no : 044-39883600

- Claim intimation should be within Thirty (30) days from the date of Loss. In case where a person is hospitalized (and under a critical condition) and is unable to file claim within 30 days of loss/incident such claim cases will be honored by HDFC Ergo if all terms under the policy are met as on date of loss. Here “date of loss” is the date on which incident has occurred.
- All supporting documents relating to the claim must be submitted within sixty (60) days from the date of loss.
- The claims will be settled in 10 working days from the date of receiving the complete documents set.
- In case documents are not received within 60 days of claim intimation, 1st reminder hard copy letter will be issued to Member Bank, followed by an email communication.
- 2nd reminder hard copy letter will be sent after 81 days from claim intimation followed by an email.
- Closure letter hard copy letter will be sent to Member Bank on 90th day from claim intimation in case of no communication received from Member Bank.

Investigator appointment

Based on the merit of the claim HDFC ERGO's investigation team shall be appointed.
TAT: T +3 (T is the day on which the claim documents received from the Member Bank)

In 30 days, Investigation report will be finalized. If there is a delay because of the some more facts, an interim report will be requested.

Claims Follow up / Processing

The reminders shall be sent to Member Bank in regular intervals for claim documents, a communication via letter in hard copy / email will be sent to client with defined timeline.
Reminder process would be same for the documents deficiency also

1st reminder T+61

2nd reminder T+81

Closure Letter T+90

T is Date of Intimation

Escalation Matrix

For claims

First level Contact

npcirupay@hdfcergo.com

Second level Contact

Mr. Parimal Machhi – Claims Manager

Email: npcirupay@hdfcergo.com

Contact: 9820789099

Third level Contact

Mr. Venkatrao Kulkarni

AVP – Claims

Email: venkatrao.kulkarni@hdfcergo.com

Contact: 9833097673, 022-66383600 extn:3229

Fourth level Contact

Mr. Vikram Kumar SinghKashayap Dakshini

Sr VP - Claims

Email: vikram.singh@hdfcergo.com

Contact: 08373915558

For Policy Administration

First Contact

Amita Desai

VP - CBG

Email: amita.desai@hdfcergo.com

Contact : 9930266024

Second Contact

Sanjay Kaw

Executive VP- Corporate Business Group

Email: Sanjay.kaw@hdfcergo.com

Contact: 09930266037

Claim Payment

Once the claim is approved the payment in the form of **NEFT** shall be done to the card holder beneficiary along with a covering letter.

Document check list –

Accidental Death Claim: –

- 1) Duly filled and signed claim form
- 2) FIR copy
- 3) Post mortem report
- 4) “Cause of Death” certificate from treating doctor
- 5) Death Certificate – issued by a municipal authority
- 6) Viscera report (If done)
- 7) Passport, Pan Card, Aadhaar card, address proof (KYC documents)
- 8) Copy of the RuPay card / Declaration from Bank on letter head with sign and stamp
- 9) Switch Log / Core Banking System screenshot from Bank for Transaction verification
- 10) Declaration from Bank for nominee including NEFT details with sign and stamp (in case nominee is available) / legal heir certificate or any other document in discussion with claimant as a proof (in case nominee not available with bank)

Permanent Disability Claim: –

- 1) Duly filled and signed claim form
- 2) FIR copy
- 3) Disability certificate from treating doctor / Government hospital
- 4) Hospital Indoor case paper
- 5) Full size photo of insured with disable / Amputated limb
- 6) Passport, Pan Card, Aadhaar card, address proof (KYC documents)
- 8) Copy of the RuPay card / Declaration from Bank on letter head with sign and stamp
- 9) Switch Log / Core Banking System screenshot from Bank for Transaction Verification