FREQUENTLY ASKED QUESTIONS ON COVID - 19 CLAIMS AND PROCESS

Will my policy cover COVID - 19 claims?

<u>For all death claims including term plans</u> - Death claims arising out of COVID-19 disease are generally covered in the policy, subject to terms and conditions of the contract.

Please note that all claims are subject to existing claim assessment of medical non disclosures and terms and conditions executed with a policyholder.

• How would I intimate claims during this lockdown period due to COVID - 19?

To provide support in these difficult times, Canara HSBC Oriental Bank of Commerce Life Insurance Company Limited has set up a Special Claims Helpdesk to expedite claim settlement process for all the people affected by COVID-19.

We are accepting claim intimations through email. Since all courier services/postal services are impacted, we are sending communications through SMS and email to keep you updated on the status of your claim.

Claimants can write to Canara HSBC Oriental Bank of Commerce Life Insurance Company Limited at claims.unit@canarahsbclife.in or call at 1800-103-0003, 1800-180-003 , SMS CALLBACK to 09779030003

What are the documents required for claim intimation?

Our simplified claim intimation requirements are as follows:

- 1. Death Certificate issued by the Municipal Authorities / Designated District Officials of the State Government / listing of dead persons issued by Government Authorities due to COVID-19.
- 2. Claim Intimation Form / Claimant Statement (Form C) (with Bank passbook copy or cancelled cheque of nominee / beneficiary)
- 3. Photo Identity & Address proof of the claimant mentioning the relation of the claimant with the Life Assured.
- 4. Medical cause of death certificate or medical records confirming death due to COVID-19.

What will happen to the claims already intimated and not decisioned yet?

The claim intimated to us remains under process stage until finalized.. In case of any queries, please write to us at claims.unit@canarahsbclife.in or call at 1800-103-0003,1800-180-003, SMS CALLBACK to 09779030003.

Where can I get claim forms and list of documents required for submission?

You can get the claim forms at:

Download from the website Claims Section (click here)

• Why is it essential to submit all the records / documents as required by the company?

All claims are examined and settled by the Company on the basis of information present in documents submitted by you in connection with the claim. It is advisable to provide complete information to us for faster and smoother claims processing.