

Critical Illness : Claim Procedure

1. The illness / claim should be reported to BAJAJ ALLIANZ GENERAL INSURANCE COMPANY LTD. with an immediate notice by telephone or in Writing (email / Letter)
2. On receipt of claim intimation, BAJAJ ALLIANZ GENERAL INSURANCE COMPANY LTD. will forward a claim form and check list for the documents to be submitted by the claimant.
3. After receiving the claim form the claimant should submit the completed claim form mentioning the following mandatory details :
 - Insured details (Name / Address / Age / Sex / Contact No.)
 - Dates of onset of symptoms and consultations (all medical consultations primary, specialists, hospital, laboratory)
 - Dates of other recent (last 2 years) medical consultations (ie not apparently overtly relate to the above)
 - Details of the other critical illness policies in force.
 - Signature of the claimant.
4. The other relevant documents to be submitted along with the claim form are as below :
 - Detailed Attending Physician's Report mentioning the past medical and surgical history of the patient with duration.
 - All supporting reports to prove diagnosis of the critical illness.
 - First consultation paper.
5. The claims team would assess the claim for completeness of documentation and admissibility. A written communication would be sent to the insured regarding requirement of documents if any or if the claim is deemed to be inadmissible as per policy terms and conditions.
6. In case the claim is determined to be admissible a pay order and discharge voucher would be sent to the insured address as mentioned on the policy document.