

Personal Guard : 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.)
 - Accident details (Date and circumstances of accident / injury).
 - Details of the other Personal Accident policies in force.
 - Signature of the claimant.
4. The other relevant documents to be submitted along with the claim form are as below :
 - A. Death**
 - Claim form
 - Police Panchanama, FIR, Post mortem Report, Death Certificate
 - If admitted the Admission history.
 - B. PTD (Permanent Total Disability) & PPD (Permanent Partial Disability)**
 - Claim form
 - Disability Certificate from the treating doctor
 - Medical Examination.

C. Temporary Total Disablement (weekly Benefit)

- Claim form
- Medical Certificate from the treating doctor
- Leave certificate from the employer.

5. If there is a discrepancy / disagreement on the percentage of disability, the insured may be referred to an independent orthopedic surgeon for an unbiased opinion.
6. 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.
7. 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.