

## Personal Accident Insurance Claim Procedure

- **Death Claim**
- **Disablement Claim**

### Death Claim:

- Family to intimate Royal Sundaram through toll free **1800 345 88 99 OR Mobile : 94444 48899** or in writing or through email at **customer.services@royalsundaram.in** within 30days of accident/death and Royal Sundaram will send you the claim form.
- Submit the duly filled in claim form to Royal Sundaram with the following documents :
  - ✓ Original Death Certificate,
  - ✓ Post Mortem Report,
  - ✓ Inquest report,
  - ✓ Accident report,
  - ✓ FIR copy,
  - ✓ Hospital records
  - ✓ News Paper cuttings if any and any other relevant records
  - ✓ Chemical Analysis Report if available
- A service provider (if required) would be deputed by us to verify the records / circumstances of the claim.
- Claim admissibility decided
  - ✓ If claim is admissible ,Cheque will be sent to nominee wherever nomination is made after obtaining duly signed and stamped discharge voucher.
  - ✓ If nomination is not made, we would call for alternate set of documents and/ or succession certificate and release the claim cheque to the legal heir on receipt of the documents.
  - ✓ If claim is not admissible ,denial letter would be sent to the claimant



### Disablement Claim:

- Intimate Royal Sundaram through toll free **1800 345 88 99 OR Mobile : 9444 48899** or in writing or through email at **customer.services@royalsundaram.in** within 30 days of accident/death and Royal Sundaram will send you the claim form
- Submit the duly filled in Claim form to Royal Sundaram with the following documents :
  - ✓ Disability Certificate
  - ✓ Accident report
  - ✓ FIR copy
  - ✓ Hospital Records
  - ✓ Newspaper cuttings if any and other relevant records may also be sent.
- A service provider (if required) would be deputed by us to verify the records / circumstances of the claim. If required Royal Sundaram's Medical Panel may examine the insured to assess the disability
- Claim admissibility decided,
- Cheque will be dispatched if the claim is admissible, otherwise a denial letter will be sent.