

# PERSONAL ACCIDENT CLAIMS PROCEDURE

If any person meets with an accident, attend the person first. Give him the necessary first aid. Arrange to shift the injured person to the nearest hospital.

It is mandatory to intimate the accident to Future Generali. The same can be conveniently informed using any of the following modes of contact:

**Help Lines:** : 1800-220-233, 1860-500-3333, 022-67837800  
**Email Id** : [fgcare@futuregenerali.in](mailto:fgcare@futuregenerali.in)  
**Website** : [www.futuregenerali.in](http://www.futuregenerali.in)

## CLAIM INTIMATION:

Keep the following information ready before intimating the claim

- Policy No. (Policy to be issued before registration if not done earlier)
- Name & contact details of person intimating the claim
- Date & time of accident / loss
- Nature of loss, Place of loss and Brief description of loss
- Name of the hospital if insured is hospitalized
- Name and address of police station if FIR filed
- Name of person who took insured to hospital
- Contact no. and address if insured is not at the address given in the policy
- Designation and grade of the person and since when he is covered under the policy (for group policy)
- Name of attending physician and family physician
- e-mail id of insured for future correspondence

**Note:** Accident claim if not intimated to Future Generali is liable to get rejected

## DOCUMENTATION:

In case the insured is hospitalized, kindly collect all the hospitalization documents at the time of discharge.

The indicative list of documents required for each type of loss is mentioned below:

## WEEKLY BENEFIT CLAIMS

- Claim Form
- Attending Doctors Report
- Original Disability Certificate from the Doctor, if any
- Fitness Certificate from the Doctor
- Investigation / Lab Reports (X-Rays reports with films & other reports etc)
- Original Admission / Discharge Card, if hospitalized
- Employers Leave Certificate with grade / designation

## DEATH CLAIMS

- Claim Form
- Attending Doctors Report
- Original Death Certificate
- Original / attested Post Mortem / Coroners Report
- Attested copy of FIR / Panchnama
- Police Inquest report, where applicable

## DISMEMBERMENT / DISABLEMENT CLAIMS

- Claim Form
- Attending Doctors Report
- Original Disability Certificate from the Doctor, if any
- Investigation / Lab Reports (X-Rays reports with films & other reports etc)
- Original Admission / Discharge Card, if hospitalised
- Police Inquest report, where applicable
- In case of PTD claims – Disability Certificate from Govt. Registered Medical Practitioners.

## CHILD EDUCATION SUPPORT CLAIMS

- Certificate issued by the respective educational institute under which the child is taking the education clearly eliciting his name, his father & mother name, his age, nature of education he is taking, and expected time frame when the said education would be completed.
- Other documents would be same as mentioned under Death OR Dismemberment / Disablement Claims.

## **LIFE SUPPORT BENEFIT CLAIMS**

- Documents would be same as mentioned under Dismemberment / Disablement Claims

## **ACCIDENTAL MEDICAL EXPENSES CLAIMS**

- Original Hospital Discharge Card
- Original Final Hospital Bill along with break-up
- Cash-memos for the medicines along with supporting prescriptions.
- Investigation Bills and payment receipts for same.
- Other documents would be same as mentioned under Weekly Benefit OR Death OR Dismemberment / Disablement Claims (As per the applicable case).

## **HOSPITAL CASH ALLOWANCE CLAIMS**

- Original Hospital Discharge Card along with the documents same as mentioned under Weekly Benefit OR Death OR Dismemberment / Disablement Claims (As per the applicable case).

## **LOAN PROTECTOR CLAIMS**

- Documents pertaining to the loan availed from the financial institution clearly eliciting the EMI per month, balance no of months the EMI is applicable and the balance amount under the loan. (The said documents should be duly authorized by the respective financial institution from which the client has availed the loan).
- Other documents would be same as mentioned under Death OR Dismemberment / Disablement Claims (As per the applicable case).

## **REPATRIATION BENEFIT AND FUNERAL EXPENSE CLAIMS**

- Original Cash-memos for the expenses incurred for preparing your (insured person) body for burial or cremation and transportation of your (insured) body to your (insured's) city of residence
- Document eliciting the normal place of residence of the deceased covered under the policy issued. E.g.: Certified copy of electricity bill, telephone bill, etc.
- Other documents would be same as mentioned under Death claim.

## **ADAPTATION ALLOWANCE CLAIMS**

- Original Cash-memos for the expenses incurred by the insured / client to modify his vehicle OR make some changes in his house as necessitated by a Permanent Total Disability which resulted from an accident covered under this Policy along with the payment receipts.

- Certificate issued by the attending doctor certifying the necessity to modify his vehicle OR make some changes in his house as necessitated by a Permanent Total Disability which resulted from an accident covered under this Policy.
- Other documents would be same as mentioned under Death OR Dismemberment / Disablement Claims (As per the applicable case).

### FAMILY TRANSPORTATION ALLOWANCE CLAIMS

- Document eliciting the normal place of residence address of the deceased covered under the policy issued. E.g.: Certified copy of electricity bill, telephone bill, etc.
- Certificate issued by the attending doctor certifying the personal attendance to the insured / claimant / patient by an immediate family member due to an accident covered under this policy.
- Original Bills for the expenses incurred by the immediate family member for transportation by the most direct route by a licensed common carrier to the place of confinement of the **Insured Person** along with the payment receipts.
- Other documents would be same as mentioned under Death OR Dismemberment / Disablement Claims (As per the applicable case).

The list given is indicative in nature. Further additional documents may be called for depending on the nature of the claim.

Submit the foregoing claim documents to Future Generali office for claim processing within 7 days of completion of the treatment.

### SETTLING YOUR CLAIM:

Claim settlement will take approximately 15 days from the date of submit of final document, provided all documents are in order.