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File No.: P & GS/AABY/2013-14

Circular No. P&GS /1258

6th July, 2013

All the Zonal Offices/Divisional Offices & All P&GS Units of LIC of India

Re : Claim Procedure to be adopted for JBY/AABY Policyholder affected by Floods and Landslides in the State of Uttarakhand.

We have been receiving queries regarding the settlement of death/disability claims in respect of members covered under our Social Security Schemes and who have been affected due to floods/landslides in the state of Uttarakhand.

It has been decided by the Competent authority to allow the concession in respect of Proof of Death as mentioned in the circular CO/CRM/Claims/2013-14/27 dated 24th June, 2013 for the death/disability claims received in respect of members affected due to floods/landslides.

We are enclosing herewith the above circular for ready reference.

All P&GS Units are advised to settle the claims as per the above mentioned circular.


Chief (P&GS)



CRM Department , Central Office, 5th Floor (Link) 'Yogakshema'
Jeevan Bima Marg, P.O Box No 19953 , Mumbai- 400021

Ref :CO/CRM/Claims/2013-14/27

24th June 2013

To

All Zonal Managers and
All Regional Managers (CRM)

Sir/Madam

Re: Concessions and relaxations to Policyholders affected by flash floods and Landslides in the State of Uttarakhand In June 2013

The Flash floods and Landslides in the State of Uttarakhand have caused massive loss of property and infrastructure. Many have lost their lives and many more are feared missing. These include local residents and also others who are tourists on Pilgrimage to those areas. It has been decided to provide the following relaxations to the Policyholders affected in order to mitigate the hardships faced by the claimants in respect of settlement of claims.

Settlement of Claims :

- 1) **Early/Non-early claim:** If the death claim or disability was due to the floods/landslides, the claim should be treated as non- early, irrespective of the duration of the policy. Hence, the claim forms B, B1,C,E ,etc and the claim investigation can be dispensed with. Such claims can be processed at the Branch level itself up to the financial power of BMC for non-early claims.
- 2) **Abridged Claim Form A:** Wherever the cause of death has been proved as due to the floods/Landslide , the abridged claim form A can be used.
- 3) **Claim Concession:** Wherever claim concession is attracted, it can be determined with reference to the policy position obtaining as on 15.06.2013.
- 4) **Proof of Death:**
 - a) Proof of death can be submitted in the form of certificate issued by any Government Machinery, wherever available, and the same should be accepted. Such evidence may be in the form of entry in the register of Births and Deaths or Panchanama, police inquest Report or Post Mortem Report.
 - b) Where Central/State Government or any Municipal Authority has paid compensation or made any ex-gratia payment on account of death of the Life Assured during the Floods/landslides, it should also be treated as a satisfactory evidence of death for the purpose of settlement of death claims.
 - c) Wherever the above conditions are not satisfied, a certificate issued by the concerned Agent to the effect that he was personally aware of the death of the policyholder should be accepted as alternative proof of the death, provided the Agency is in force for more than 10 years and the Agent is atleast a Divisional Managers' Club member, Zonal Managers'/Chairman's Club Member or the Development Officer concerned (confirmed) can also certify the death of the Life Assured.
- 5) **Title:** Wherever the Title is open; procedure for waiver of Legal Evidence of the Title may be adopted, insisting for indemnity bond. Similarly wherever necessary, Guardianship Certificates can be waived.

- 6) **Missing persons:** Cases of missing persons have to be decided on the merit of circumstantial evidences. Indemnity Bond as prescribed in the claims Manual may be obtained in all such cases.
- 7) **Double Accident & Disability Benefit :** If the cause of death is proved as Floods/landslide, the DAB wherever payable may be released without insisting on Police Report, Hospital records, investigation etc.
In case of disability claim, hospital records may be called for.
- 8) **Missing Policy document :** If the loss of Policy document is on account of the floods/landslides , net claim payable upto Rs 1 lac can be settled on the basis of indemnity letter only. For net claim payable above Rs 1 lac , procedure as prescribed in the Claims Manual should be followed.
- 9) **Age proof:** We may dispense with the age proof wherever it is not admitted.

In order to provide expeditious services to the affected policy holders, the following steps need to be taken immediately.

- a) Constitution of Special Help Desk at Divisional & Branch Offices to respond to death claim inquiries and assist in expeditious settlement of claim.
- b) Constitution of Special Task Force comprising of Senior Officers of the Corporation and headed by Marketing Manager to oversee the working of these Help Desks to ensure that the concessions and benefits are reaching the needy policyholders.
- c) Wide publicity in the local newspaper/prominent English daily / local TV channels informing about the concession/ relaxations extended to the victims and also informing about the Special Help Desks in the Branch offices/Divisional Offices requesting the victims to contact these Cells for enquiries.

It should also be necessary for the Divisional offices to collect information regarding the following:

Number of Death Claims settled arising out of Floods/landslides and amount paid

The above information may be conveyed to the Zonal Office every week under the heading Claims settled in respect of victims of Uttarakhand floods/ landslides. Zonal Offices should send a similar statistics to the Central Office on a weekly basis.

Agents/Development Officers and all other employees/ Offices of the Corporation may be involved to participate in relief measures in large numbers in close co-ordination with local authorities.

Communication in this regard may be immediately sent to all concerned under intimation to us.

Kindly note that the provisions of this circular are valid upto , 30th September 2013, only.

The above instructions may be brought to the notice of all Offices under your jurisdiction.

Yours faithfully,


Secretary (CRM)