

RuPay Insurance Program 2026-27

Annexure A

Claims Process - RuPay Insurance Program 2026-27 for RuPay PMJDY Cards

A) Claim intimation

1. All the claims where incident has happened in the financial year 2026-27, should be intimated to the dedicated claims id rupay@orientalinsurance.co.in
2. A printed copy of the captioned intimation email should be sent to The Oriental Insurance Co. Ltd. - along with all other documents.
3. Claim intimation should be within Ninety (90) days from the date of accident. In case where a person is hospitalized (and under a critical condition) and is unable to file claim within 90 days of loss / incident such claim cases will be accepted by The Oriental Insurance Co. Ltd. for investigation and honored, if all terms under the policy are met as on date of accident.

B) Documents Receipt / Follow-up

All documents are to be received at The Oriental Insurance Co. Ltd. office at the below mentioned address :

Claim Service Centre Dehi RO 2
The Oriental Insurance Company Ltd.
Non Motor Section
4th Floor, Oriental House
Delhi Gate Metro Station Gate No. 3
A-25/27, Asaf Ali Road
New Delhi -110 002
Email : rupay@orientalinsurance.co.in

1. Claim intimation should be within Ninety (90) days from the date of accident. In case where a person is hospitalized (and under a critical condition) and is unable to file claim within 90 days of loss / incident such claim cases will be accepted by The

Oriental Insurance Co. Ltd. for investigation and honored, if all terms under the policy are met as on date of accident.

2. All supporting documents relating to the claim must be submitted within sixty (60) days from the date of intimation.
3. The eligible claims will be settled in ten (10) working days from the date of receiving the complete documents set.
4. In case the settlement is not confirmed, the Bank should follow up with The Oriental Insurance Co. Ltd. & / OR NPCI for status update of the claim and comply for the pending requirements in hard copy by post / courier. (Scanned images of required documents shall not be sent to the Insurance Company).
5. In case documents are not received within sixty (60) days of claim intimation, 1st reminder, hard copy letter will be issued to Member Bank by The Oriental Insurance Co. Ltd. followed by an email communication.
6. 2nd reminder hard copy letter will be sent by The Oriental Insurance Co. Ltd. after eighty one (81) days from claim intimation followed by an email.
7. Closure letter, hard copy letter will be sent to Member Bank on 90th day from claim intimation in case of no communication received from Member Bank.

C) Investigator Appointment (Specific cases that need detailed investigation)

Based on the merit of the claim, The Oriental Insurance Co. Ltd. investigation team shall be appointed. TAT : T +3 (T is the day on which the claim documents received from the Member Bank).

In 30 days, Investigation report will be finalized. If there is a delay because of some more facts, an interim report will be requested.

D) Claims Follow up / Processing

The reminders shall be sent by The Oriental Insurance Co. Ltd. to Member Bank at regular intervals for pending claim documents, a communication via letter in hard copy / email

will be sent to client within defined timeline. All emails sent for the purpose of follow up should be marked to NPCI Insurance mail id rupay@orientalinsurance.co.in

Reminder process would be same for the documents deficiency also.

1st reminder T+61

2nd reminder T+81

Closure Letter :T+90 (T is Date of Intimation)

E) Escalation Matrix

For Claims :

Sr. No	Escalation Level	Name	Designation	Email ID
1	First Query	Mr. Puran Kumar	Assistant Manager	kumar.puran@orientalinsurance.co.in
2	Escalation 1	Ms. Usha Pushkar	Manager	usha.pushkar@orientalinsurance.co.in
3	Escalation 2	Ms. Kanchan Thakur	Regional Manager	kanchan.thakur@orientalinsurance.co.in

For Policy Administration :

Sr. No	Escalation Level	Name	Designation	Email ID
1	SPOC	Mr. Anil Kumar	Assistant Manager	anil.kumar1@orientalinsurance.co.in
2	Escalation 1	Mohd. Imtiaz Ali	Deputy Manager Incharge	imtiaz.ali@orientalinsurance.co.in

F) Claim Payment

Once the claim is approved, the payment in the form of NEFT shall be done to the Cardholder (in case of Disablement) / to nominee or legal heir (in case of Death) along with a covering letter.

G) Dispute Management

Committee of 3 people as mentioned below to resolve the dispute.

1. Representative from The Oriental Insurance Co. Ltd..
2. Representative from NPCI.
3. Representative/s of the disputing Bank/s.

H) Document check list -

For Accidental Death Claims :

- a) Claim Form duly completed and signed.
- b) Original or Certified copy of Death Certificate.
- c) Original or Certified copy of FIR / Police report giving description of the accident.
- d) Original or certified copy of Post Mortem Report along with Chemical Analysis / FSL reports (wherever applicable).
- e) Aadhar copies of Cardholder and Nominee.
- f) Declaration from Card Issuing Banks duly signed by authorized signatory and bank stamp specifying that :
 1. Cardholder is holding a RuPay card on RuPay issued IIN and mention the 16 digit card number

2. Compliance of 90 days transaction criteria {to be supported with transaction log / account statement from the bank's system)
3. Nominee Name and its banking details (including Passbook copy)
4. Brief description of Accident as per FIR translated in English or Hindi.
5. Bank official's Name and contact details with email ID.

Permanent Total Disability Claim : -

- a) Claim Form duly completed and signed.
- b) Discharge card along with case history confirmation therein duration & percentage of disability duly certified by the concerned/treating Physician/Surgeon.
- c) Original or Certified copy of FIR/ Police report giving description of the accident.
- d) All investigation report in original copies* thereof in respect of tests had undergone pertaining to accident.
- e) Additional documents, if any, based on merit of the loss.
- f) Aadhar copies of Cardholder and Nominee
- g) Declaration from Card Issuing Banks duly signed by authorized signatory and bank stamp specifying that :
 1. Cardholder is holding a RuPay card on RuPay issued IIN and mention the 16 digit card number
 2. Meeting 90 days transaction criteria (include the transaction log / account statement from the system)
 3. Nominee Name and his banking details (including Passbook copy)
 4. Brief description of Accident as per FIR translated in English or Hindi.

5. Bank official's Name and contact details with email ID.

* If the original claim documents are submitted to any particular General Insurance co., copies of the same duly certified by Branch in-charge of RuPay card issuing bank can be submitted.