

Claim Application Form



Sr. No	Particulars	Details
1	Branch Name	
2	Certificate of Insurance Number / Policy Number	
3	Member ID	
4	Member Name	
5	Deceased Person (Spouse / Member)	
6	Deceased Person's Name	
7	Date Of Death	DD/MM/YYYY
8	Cause of death	
9	Death Certificate Number	
10	Nominee / Appointee Name	
11	Relationship with Deceased Person	

Sr. No	KYC document provided (✓ Any)	KYC Number
1	Voters Identity Card	
2	Driving Licenses	
3	PAN Card	
4	AADHAR Card (issued by UIDAI) (AADHAR number to be masked)	
5	Passport	

Bank Account of Nominee / Appointee				
Nominee Name in Bank Account	Bank Account Number	Bank Account Type	IFSC Code	Bank Branch
Death claim amount as applicable for the policy will be made to the above bank account of the nominee				

Declarations

I hereby voluntarily submit at my own discretion a copy of my KYC details for the purpose of establishing my identity, I understand that any pay-out under the policy shall be strictly in accordance with the policy terms and conditions. I hereby declare that the details given in this form are true, correct, and complete in all aspects and I take full responsibility of the genuineness and correctness of the details filled herein. If any transaction is delayed or not affected at all or for non-receipt of any payment on account of wrong/ incorrect/incomplete information given by me in this form, I shall not hold the company responsible in any manner whatsoever. I hereby give my consent to CreditAccess Life Insurance Limited and/or its representatives to obtain additional documents and/or information as is required to settle this claim and I request the relevant authorities to release the sought information to CreditAccess Life Insurance Limited and its representatives.

Wherever there is a valid assignment to the Master Policyholder towards the loan, the clause below is applicable-

I am aware that my policy is assigned to the Master Policyholder to the extent of the loan's outstanding amount. Further, I give consent to CreditAccess Life Insurance Limited for payment of the loan outstanding amount to the Master Policyholder including any defaulted amount.

I give my consent to CreditAccess Life Insurance Limited to send communication related to my policy(s) on above mentioned Mobile/Email/By calling/WhatsApp.

Signature of Nominee	DD-MMM-YYYY

I on behalf of <MPH Name > hereby acknowledge receipt of all the below mention documents towards death claim. The claim shall be processed subject to approval by insurer.

List of Mandatory Documents	Checklist for MPH
Death Certificate Copy	
KYC of Deceased Person	
Original Loan Application / Insurance Proposal Form (copy)	
Outstanding Loan Statement (Raksha Series Only)	
Nominee / Appointee KYC	
Bank Details Copy of Nominee / Appointee	

Date of Claim Document Received	DD/MM/YYYY
Name of Staff	
Staff ID	
Signature of Staff (of Master policy holder) with Company Seal/Stamp	

Terms and Conditions

Section 41 of the Insurance Act, 1938 as amended from time to time:

No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees

Non – Disclosure: Extract of Section 45 of Insurance Act, 1938, as amended from time to time

No policy of life insurance shall be called in question on any ground whatsoever after the expiry of three years from the date of the policy. A policy of life insurance may be called in question at any time within three years from the date of the policy, on the ground of fraud or on the ground that any statement of or suppression of a fact material to the expectancy of the life of the insured was incorrectly made in the proposal or other document on the basis of which the policy was issued or revived or rider issued. The insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured, the grounds, and materials on which such decision is based.

No insurer shall repudiate a life insurance policy on the ground of fraud if the insured can prove that the mis-statement or suppression of a material fact was true to the best of his knowledge and belief or that there was no deliberate intention to suppress the fact or that such mis-statement or suppression are within the knowledge of the insurer. In case of fraud, the onus of disproving lies upon the beneficiaries, in case the policyholder is not alive. In case of repudiation of the policy on the ground of misstatement or suppression of a material fact, and not on the grounds of fraud, the premiums collected on the policy till the date of repudiation shall be paid.

Nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal. For complete details of the section and the definition of 'date of policy,' please refer Section 45 of the Insurance Act, 1938.

CreditAccess Life Insurance Limited

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