

## **Claims Process – RuPay Insurance Program 2026-27 for RuPay Platinum & RuPay Select Cards**

### **1. Claim intimation**

1. All the claims where an incident has happened in the financial year 2026-27, should be intimated to email [rupay@newindia.co.in](mailto:rupay@newindia.co.in), along with incident details.
2. The New India Assurance Co Ltd will register the claim and provide the claim number to the Member Bank within 7 working days with the policy number in subject line.
3. Claim intimation should be within Ninety (90) days from the date of accident. In cases where a person is hospitalized (and under a critical condition) and is unable to file a claim within 90 days of loss/incident such claim cases will be accepted by The New India Assurance Co Ltd for investigation and honored, if all terms under the policy are met as on date of accident.

### **2. Documents Receipt / Follow-up:-**

**Claim will be processed only after receiving hard-copy set of all the documents at the given below address: -**

#### **Claims Department**

The New India Assurance Co Ltd,  
Non-Suit Claims Hub (140001), Rupay Claims,  
2nd Floor, Jeevan Seva Building, S.V. Road, Santacruz (West), Mumbai - 400054.

**Email: [rupay@newindia.co.in](mailto:rupay@newindia.co.in)**

**Claim to be intimated 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 a claim within 90 days of loss/incident such claim cases will be accepted with valid justification provided for such delay, such cases will be investigated if required.**

**All supporting documents relating to the claim must be submitted within sixty (60) days from the date of intimation.**

**The eligible claims will be settled in thirty (30) working days from the date of receiving the complete documents set.**

**In case the settlement is not confirmed, the Bank should follow up with The New India Assurance Co. Ltd. for status update of the claim and comply with the pending requirements in hard copy by post/courier. (Scanned images of required documents shall not be sent to the Insurance Company).**

**Claim requirements will be communicated to claimants as per set process.**

**Two reminders will be sent for submission of claim requirements at specified intervals to the bank branch email id/claimant. If all requirements are not fulfilled within the timelines specified in communications, the claim will be treated as closed without payment due to non- submission requirements.**

**Closure letter, hard copy letter will be sent to Member Bank on 90<sup>th</sup> 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 New India Assurance Co. Ltd. investigation team shall be appointed

**D. Claims Follow up / Processing**

| Sr. No | Escalation Level | Name              | Designation             | Email ID                      |
|--------|------------------|-------------------|-------------------------|-------------------------------|
| 1      | First Query      | Ms. Beena Khule   | Assistant Manager       | rupay@newindia.co.in          |
| 2      | Escalation 1     | Mr. Ravi Dabhade  | Assistant Manager       | ravi.dabhade@newindia.co.in   |
| 3      | Escalation 2     | Mr. Akshay Patil  | Senior Business Manager | akshay.patil@newindia.co.in   |
| 4      | Escalation 3     | Mr.Jeevan Bhosale | Regional Manager        | jeevan.bhosale@newindia.co.in |

**E. For Policy Administration:**

| Sr. No | Escalation Level | Name                   | Designation                  | Email ID                    |
|--------|------------------|------------------------|------------------------------|-----------------------------|
| 1      | SPOC             | Mr. Ravi P Dabhade     | Business Development Manager | ravi.dabhade@newindia.co.in |
| 2      | Escalation 1     | Mr. Akshay Vijay Patil | Senior Business Manager      | akshay.patil@newindia.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).

**G.Dispute Management**

A committee of 3 people as mentioned below to resolve the dispute.

- Representative from The New India Assurance Co Ltd
- Representative from NPCI.
- Representative/s of the disputing Bank/s.

## **I. Documents check list –**

### **For Accidental Death Claims:**

- a) Claim Form - Annexure C - Duly filled in, signed and stamped by the Bank who had issued the captioned RuPay Card.
- b) Original or Certified copy of Death Certificate
- c) Original or Certified copy of FIR giving description of the accident {along with Notarised translation into English or Hindi}
- d) Original or certified copy of Post Mortem Report alongwith Chemical Analysis/FSL Reports (wherever applicable).
- e) Copy of all medical records, if hospitalized
- f) Copy of Newspaper cutting, if any.
- g) CKYC Form with KYC, NEFT documents of Nominee
- h) Aadhar copies of Cardholder and Nominee.
- i) Declaration Form - Annexure D - Duly filled in, signed and stamped by the Bank who had issued the captioned RuPay Card;
- j) Bank Account Statement of the deceased person from 30 Days PRIOR to the Date of Accident upto the Date of Accident with the eligible POS/Ecommerce transaction done using RuPay Card highlighted;
- k) In case Nominee/s details are not available, Legal Procedure to be adopted as per bank's guidelines and Legal Heirs details to be provided after confirmation of Legal heir as per Bank's guidelines:- Provide Legal Heir Details in form of registered affidavit OR succession certificate alongwith KYC and Banking details (including Passbook copy).
- l) Aadhar copies of Cardholder and Nominee.
- m) Nominee Passbook copy for Banking Details. (Clear and legible copy; Passbook copy with A/C nos/IFSC written manually will not be accepted).
- n) True Copy of the Driving License of the deceased person if the accident was whilst the deceased was driving any vehicle.

**\*Additional documents may be requested by The New India Assurance Co Ltd based on the case requirement such as Medical Reports, Identity documents, etc.**

### **For Permanent Total Disability Claim: –**

- a) Claim Form duly completed and signed & copy of RuPay card of insured.
- b) Copies of all hospitalization & treatment records along with relevant diagnostic reports
- c) Disability certificate issued by Competent medical authority
- d) Copy of FIR/ Police report giving description of the accident.
- e) Photograph of disabled body organ
- f) Copy of Aadhar card of insured & claimant
- g) Certificate from card issuing bank mentioning
- h) Details of card induced POS/ Ecommerce transaction done using RuPay card details within 30 days (as applicable) prior to date of accident (to be supported with complete transaction log / account statement from the bank's system)
- i) Nominee details (including NEFT details) as per bank. Nominee form submitted at the time of account opening\*
- j) Brief description of Accident as per FIR translated in English or Hindi.
- k) Declaration Form - Annexure D - Duly filled in, signed and stamped by the Bank who had issued the captioned RuPay Card

**\*Additional documents may be requested by The New India Assurance Co Ltd based on the case requirement.**