

5 easy ways to speed up the claims process

1

Submit all original documents as per the checklist within 15 days of discharge from the hospital.

2

Make sure the form is complete and don't forget to sign.

3

Provide correct and accurate bank details with Cancelled cheque

4

For any assistance, please reach out to your health advisor or connect with our Health Relationship Manager.

5

Do not conceal or withhold any information with respect to your claim.

MANIPALCIGNA GROUP OVERSEAS TRAVEL INSURANCE POLICY CLAIM FORM A

SECTION A: DETAILS OF PRIMARY INSURED:

a. Policy Number:

b. Sl. No/Certificate No: c. Company/ TPA ID No:

d. Name:

e. Address:

City: State:

Pin Code: Phone No:

Email ID:

SECTION B: DETAILS OF INSURANCE HISTORY:

a. Currently covered by any Medclaim/ Health Insurance: Yes ☐ No ☐

b. Date of commencement of first Insurance without break:

c. If Yes, Company Name:

Policy No:

Sum Insured Currency: Amount:

d. Have you been hospitalized in the last four years since inception of the contract? Yes ☐ No ☐

Diagnosis:

e. Previously covered by any other Medclaim/ Health Insurance Yes ☐ No ☐

f. If Yes, Company Name:

SECTION C: DETAILS OF INSURED PERSON IN RESPECT OF WHOM CLAIM IS MADE:

Name:

Gender: Male ☐ Female ☐ Age Years Months

Date of Birth:

Relationship to Primary Insured: ☐ Self ☐ Spouse ☐ Child ☐ Father ☐ Mother ☐ Other (Please specify)

Occupation: ☐ Service ☐ Self Employed ☐ Homemaker ☐ Student ☐ Retired ☐ Other (Please specify)

Address (If different from above):

City: State: Pin code:

Phone No:

Email ID:

SECTION D: DETAILS OF CLAIMED EVENTS:

- | | |
|--------------------------------------------------------------------------|---------------------------------------------------------------------------|
| <input type="checkbox"/> Medical Expenses | <input type="checkbox"/> Home to Home Cover |
| <input type="checkbox"/> Life Threatening Pre-Existing Condition Cover | <input type="checkbox"/> Adventure Sports |
| <input type="checkbox"/> Emergency Medical Evacuation | <input type="checkbox"/> STD Cover |
| <input type="checkbox"/> Repatriation of Mortal Remains | <input type="checkbox"/> Mental Disorder Cover |
| <input type="checkbox"/> Accidental Death | <input type="checkbox"/> Substance and Alcohol Abuse |
| <input type="checkbox"/> Permanent Total Disablement | <input type="checkbox"/> Pregnancy Cover |
| <input type="checkbox"/> Permanent Partial Disablement | <input type="checkbox"/> Study Interruption |
| <input type="checkbox"/> Accidental Death – Common Carrier | <input type="checkbox"/> Sponsor Protection |
| <input type="checkbox"/> Permanent Total Disablement – Common Carrier | <input type="checkbox"/> Alternate Employee/ Substitute Employee Expenses |
| <input type="checkbox"/> Permanent Partial Disablement – Common Carrier | <input type="checkbox"/> Travel Loan Secure |
| <input type="checkbox"/> Daily Allowance in case of Hospitalisation | <input type="checkbox"/> Return of Minor children |
| <input type="checkbox"/> Compassionate Visit | <input type="checkbox"/> Emergency Accommodation (Corporate) |
| <input type="checkbox"/> Pre-Existing Condition Cover for Emergency Care | <input type="checkbox"/> Any Hospitalisation/ Emergency Care |
| <input type="checkbox"/> University Excess Medical Cover | |

a. Name of the Hospital where admitted/ availed emergency care

b. Room Category occupied: ☐ Day care ☐ Single occupancy ☐ Twin sharing ☐ 3 or more beds per room occupied

c. Emergency Care / Hospitalisation due to ☐ Injury ☐ Illness ☐ Pre-Existing disease ☐ Other: _____

d. Date of Injury / Date of Disease / Medical Condition first detected/ Date of death: DD MM YYYY

e. Date of Admission DD MM YYYY

f. Time : Hrs

g. Date of Discharge DD MM YYYY

h. Time : Hrs

i. System of Medicine _____

j. Place of Accident / Injury / Death: _____

If Accident,

a. Details of Accident and Nature of Accident: _____

b. Did the Accident happen when you were working: ☐ Yes ☐ No

c. Whether reported to Police: ☐ Yes ☐ No

If Yes, Name and Address of Police Station: _____

If No, Give reasons: _____

d. First Information Report (FIR) / Medico Legal Certificate (MLC) / Missing complaint Number and Date: _____

e. Contact Details of Police Station: _____

If Injury,

a. Give cause: ☐ Self Inflicted ☐ Road Traffic Accident ☐ Substance Abuse/ Alcohol Consumption

b. If Medico legal: ☐ Yes ☐ No

c. Reported to Police: ☐ Yes ☐ No

d. MLC Report & Police FIR Attached: ☐ Yes ☐ No

If Death/ Disability,

a. Cause / Circumstances of death/ disability: _____

b. Details of Common Carrier: _____

k. Details of Sponsor (For Sponsor Protection cover) _____

l. Fees structure: (For Sponsor Protection / Study Interruption Cover) _____

m. Details of Minor Children & Accompanying Adult: (Return of Minor Children Cover) _____

☐ **OPD Expenses**
☐ **Dental Treatment Expenses**

a. Nature of Ailment: _____

b. State Diagnosis and nature of treatment taken: _____

c. Treatment taken: From To:

d. Attending Medical Practitioner's Name & address: _____

e. Have you ever been treated for this illness before? ☐ Yes ☐ No

If Yes, Please provide your physician's name and address: _____

☐ **Loss of Passport**
☐ **Financial Emergency Assistance**

☐ **Loss of Laptop**
☐ **Home Burglary Insurance (Content)**

☐ **Loss of Personal Effects**
☐ **Loss of International Driving License**

☐ **Loss of Mobile**
☐ **Golf Equipment Cover**

☐ **Debit/ Credit/Forex Card Fraud**

a. Description of event: _____

b. Extent of loss (attach item list with amount): _____

c. Details of Police Report: _____

d. Cost incurred in obtaining new passport / IDL (as applicable): _____

e. Date of Purchase of Mobile / Laptop (as applicable):

f. Details of card: _____

☐ **Total Loss of Checked-in Baggage**
☐ **Delay of Checked-in Baggage**

☐ **Trip delay**
☐ **Flight Delay**

☐ **Missed Connection**
☐ **Hijack Distress Allowance**

☐ **Overbooked Flight**
☐ **Cruise Cover**

a. In case of loss, extent of loss: _____

In case of delay, extent of delay: _____

b. Actual Scheduled time: _____ : _____ Hrs

c. Delayed time: _____ : _____ Hrs

d. Reason for denied boarding (if applicable): _____

e. Name of the common carrier: _____

f. Flight and journey details: _____

g. In case of Hijack,

Port of Hijack: _____ Port of release: _____

Date and time of Hijack: _____ : _____ Hrs

h. Date and Time of release _____ : _____ Hrs

☐ **Travel inconvenience cover due to Trip Cancellation and Interruption**

☐ **Trip Curtailment**
☐ **Bounced Hotel Booking**

☐ **Emergency Accommodation**
☐ **Cruise Cover**

a. Flight / Common Carrier Details: _____

b. Scheduled Time: _____ : _____ Hrs

c. Actual Time: _____ : _____ Hrs

d. Reason for delay / cancellation / curtailment / interruption: _____

e. Any other detail: _____

f. Whether accommodation / boarding provided by common carrier? ☐ Yes ☐ No

g. Details of expenses:

Details of expense incurred	Date	Place	Amount
Amount refunded by Common Carrier			
		TOTAL	

☐ **Personal Liability**

☐ **Bail Bond**

☐ **Legal Expenses**

a. Date of incident:

b. Place of incident: _____

c. Details of incident: _____

d. Name of the Third Party: _____

e. Have you received or issued a legal notice? ☐ Yes ☐ No

f. Amount of Liability / Legal expenses / Bail amount (as applicable): _____

Details of expense incurred	Date	Place	Amount
		TOTAL	

☐ **Visa Refusal**

a. Date of visa application: _____

b. Details of application: _____

c. Date of Visa refusal:

d. Reason for Visa refusal: _____

e. Expenses Incurred in Visa application: _____

Details of expense incurred	Date	Place	Amount
		TOTAL	

☐ **Golf Hole in One**

a. Date of game:

b. Details of game: _____

c. Have you been declared winner for a "hole-in-one" at any internationally recognized 18-hole golf course? ☐ Yes ☐ No

d. Expenses Incurred in celebration: _____

Details of expense incurred	Date	Place	Amount
		TOTAL	

☐ **Overseas Travel Service Supplier Insolvency**

a. Date of booking:

b. Details of Service Supplier: _____

c. Date of Service Supplier Insolvency: _____

d. Details of booking done through the service supplier: _____

e. Expenses Incurred: _____

Details of expense incurred	Date	Place	Amount
Amount refunded			
		TOTAL	

SECTION E: DETAILS OF CLAIM

a. Details of Treatment Expenses Claimed:

Hospitalization / Emergency Care Expenses:

Currency: _____ Amount

Ambulance Charges

Currency: _____ Amount

Others: _____

Currency: _____ Amount

Total:

Currency: _____ Amount

b. Details of Lump sum / Cash Benefit Claimed

Daily Allowance in case of Hospitalization

Currency: _____ Amount

Others: _____

Currency: _____ Amount

Total:

Currency: _____ Amount

c. Details of Other Expenses Claimed

Specify: _____

Currency: _____ Amount

Total:

Currency: _____ Amount

Claim Documents Submitted Check List:

☐ Claim Form Duly Signed

☐ Operation Theatre Notes

☐ Copy of the Claim Intimation, if any

☐ ECG

☐ Hospital Main Bill

☐ Doctor's request for Investigation

☐ Hospital Break up Bill

☐ Investigation Reports (Including CT/MRI/USG/HPE)

☐ Hospital Bill Payment Receipt

☐ Doctors Prescriptions

☐ Hospital Discharge Summary

☐ Others: _____

☐ Pharmacy Bill

SECTION F: DETAILS OF BILLS ENCLOSED

Sl. No	Bill No	Date	Issued by	Towards	Amount
1		<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>		Hospital Main Bill	
2		<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>		Pharmacy Bills	
3		<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>			
4		<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>			

SECTION G: DETAILS OF PRIMARY INSURED'S BANK ACCOUNT

a) PAN:	<input type="text"/>	b) Account Number:	<input type="text"/>
c) Bank Name:	<input type="text"/>		
d) Branch Name:	<input type="text"/>		
e) IFSC Code:	<input type="text"/>	f) MICR Code:	<input type="text"/>
g) Cheque / DD Payable Details:			

Please attach copy of a cancelled blank cheque of your bank for ensuring accuracy of name of the Bank, Branch name, Account number and IFSC code. If name of the policyholder is not printed on the cheque leaf please attach copy of the first page of the bank passbook also.

SECTION H: DECLARATION BY INSURED

I hereby declare that the information furnished in this claim form is true & correct to the best of my knowledge and belief. If I have made any false or untrue statement, suppression or concealment of any material fact with respect to questions asked in relation to this claim, my right to claim reimbursement shall be forfeited. I also consent & authorize TPA / insurance company, to seek necessary medical information / documents from any hospital / Medical Practitioner who has attended on the person against whom this claim is made. I hereby declare that I have included all the bills / receipts for the purpose of this claim & that I will not be making any supplementary claim.

"I/we hereby give my/our consent to the Company/its authorized representatives to access/download/verify/register/update my/our KYC documents on/from the Central KYC Registry or through any other modes for the purpose of KYC."

Date: Place: Signature of the Insured:

SECTION I: TO BE FILLED BY NOMINEE / LEGAL HEIR (IN THE EVENT OF INSURED PERSON'S DEATH)

Name of Nominee:	<input type="text"/>		
Address:	<input type="text"/>		
	<input type="text"/>		
City:	<input type="text"/>	State:	<input type="text"/>
		Pin Code:	<input type="text"/>
Date of Birth:	<input type="text"/>		
Relationship with the Deceased:	<input type="text"/>		
Telephone Number:	<input type="text"/>	Mobile Number:	<input type="text"/>
Email ID:	<input type="text"/>		

DECLARATION BY NOMINEE (IN THE EVENT OF INSURED PERSON'S DEATH):

I/We hereby declare that the foregoing particulars are true & correct to the best of my knowledge and belief. I also authorize Insurance Company to make payment of the claim admissible as per terms, conditions and limitations to the Insured person or his legal heir as full and final settlement. I/We will keep indemnified and hold ManipalCigna Health Insurance Co. harmless from any claim under this policy by any third party.

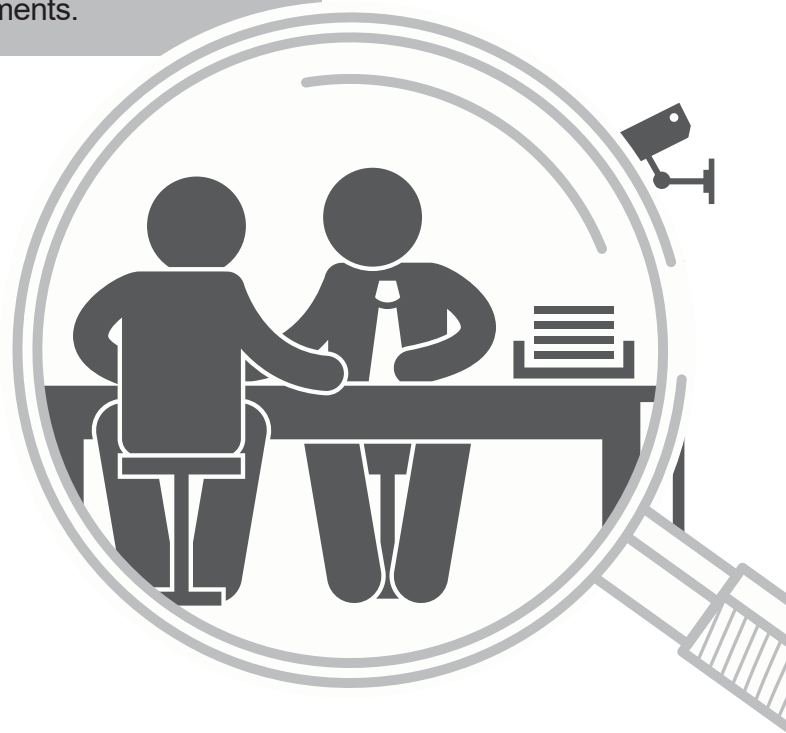
Date: Place: Signature:

Know Your Customer

Processing your claim smoothly and quickly is of importance to you as well as us. Help us remain as your trusted service partner by ensuring we have a copy of all your documents.

ID proof (Any one of below mentioned documents required)

- Passport*
- PAN Card
- Voter's Identity card
- Driving license
- Letter issued by Unique Identification Authority of India containing details of name, address and Aadhar number
- Job card issued by NREGA duly signed by an officer of the State Government
- Color passport size photograph not older than 6 months



Proof of Residence (Any one of below mentioned documents required)

- Electricity bill / Ration card*
- Letter from any recognized public authority
- Current statement of bank account with details of permanent/ present residence address as stamped by bank*
- Current passbook with details of permanent/ present residence address (updated up to the previous month)*
- Valid lease agreement along with rent receipt, which is not more than three months old as a residence proof
- Telephone bill pertaining to any kind of telephone connection like, mobile, landline, wireless, etc. provided it is not older than six months from the date of insurance contract
- Employer's certificate as a proof of residence (Certificates of employers who have in place systematic procedures for recruitment along with maintenance of mandatory records of its employees are generally reliable)

*Acceptable as Address proof and Identity proof if photograph of applicant is affixed

Request you to provide declaration for crediting claim amount in your (proposer) account provided during policy issuance. YES ☐ NO ☐

We shall use below mentioned information from the policy for payment of your claim:

- Account Number
- Bank Name
- Payee Name
- IFSC code
- Branch Name