SOP for Assam Flood Claims Assistance

Motor claims

1. Survey & Inspection

Remote Inspection

- Real-time damage assessment through dedicated video streaming and remote inspection tools.
- Enables faster claim registration and preliminary loss assessment.

Physical Survey

- Immediate spot surveys conducted at the loss location or authorized workshop, wherever required.
- Prioritized deployment of surveyors to ensure quick claim processing.

2. Towing Support

RSA Coordination

- Seamless coordination with Roadside Assistance (RSA) partners through IVR.
- Dedicated towing fleets arranged for prompt vehicle evacuation from affected areas.

Workshop Integration

- Towing services facilitated through network workshops wherever available.
- End-to-end coordination to ensure timely movement of vehicles for repairs and assessment.

3. Claim Settlement Process

Documentation

- Document waiver extended for all flood-affected vehicles.
- Only the Claim Form is required from the insured.
- Submission can be made through:
    - Hard Copy
    - Email
    - WhatsApp

Claim Assessment

- Claims will be assessed strictly in accordance with OEM-recommended repair guidelines and company claim procedures.

Claim Payment

- Settlements will be processed through electronic payment modes such as:
  - IMPS
  - NEFT
  - RTGS

Constructive Total Loss (CTL) Claims

- In cases where the vehicle is under finance, claim payments will be credited directly to the financier's loan account.
- Where Form 35 (NOC from the financier) has been submitted, payment will be credited directly to the insured's bank account.

Property & Commercial Claims Process Flow

A robust, accelerated 4-stage operational framework engineered for swift business and property recovery

Claim intimation

- **Multi-Channel:** Instant reporting via 24/7 toll-free support and online digital forms.
- **Dedicated Support:** On-ground coordination led by specialized Nodal Officers

Survey and Inspection

- **Hybrid Assessment:** Joint physical visits or high-definition virtual inspections.
- **Immediate Action:** Fast-tracked reports paired with swift salvage disposal & confirmation of stocks, property, materials and machinery from financial institutions and other local government agencies as applicable.

.

Documentation & Relaxation

Flexible Verification: Direct on-site physical submission & quantification to determine the extent of loss.
• Alternative Evidence: Bank stock declarations accepted if primary records are lost

Approval & Settlement

Definitive Settlement: Rapid, market-value payouts designed to restore standard operations. • Interim Funding: Accelerated depreciated-value advances to kickstart recovery if reinstatement is selected.

For Home/Dwelling Claims: On the spot verification, offer of settlement, consent by insured and payment in 3 days.

Personal Accident & Health Claims Process Flow

A streamlined, customer-centric 4-stage digital workflow designed to accelerate end-to-end claim settlements.

Intimation

• Direct Notification: **cashless authorisation within 1 hour of request raising by hospital basis minimum possible documents.**

• Physical/Digital Intake: Physical (branch/nodal officer) or digital submission via app, website, or toll-free support for all type of reimbursement claims

Fact Verification & confirmation

• Hospital Coordination: Direct communication for records.

• Onsite Verification: Spot visit & confirmation of death/injury/disability/hospitalisation on need basis from family members and local government bodies Police, Municipality/Gram Panchayats/ Hospitals/Fire Brigade etc

Documentation & Relaxation

• Certificate Relaxations: Acceptance of primary care / Govt health certificates.

• Waiver Policy: Waiver of detailed medical certificates wherever information is available in public sources or in case of authorities confirming genuinity.

Approval & Settlement

- Cashless Network: Immediate approvals at network hospitals.

• Swift Release: Rapid claim payout execution in full upon claim admissibility

Livestock & Cattle Claims Process Flow A streamlined, customer-centric 4-stage digital workflow designed to accelerate end-to-end claim settlements

Intimation & Outreach

- Camp Registration: On-ground registration camps organized for cattle owners.

• Department Alignment: Active coordination with District Revenue & Veterinary Depts.

Survey & Inspection

- Physical Inspection: Rapid on-site physical inspection by authorized surveyors.
- Tele-Veterinary: Smart remote verification by certified District Veterinary Officers

Documentation & Relaxation

- Waiver Policy: Relaxation of strict ear-tagging and post-mortem regulations.
- Local Certificates: Broad acceptance of certificates from local Panchayats or Vets

Approval & Settlement

- Fast-Track Payout: Rapid lumpsum claims settlement executed directly via NEFT.
- Mortality Confirmation: Triggered immediately upon basic mortality proof

PMSBY & PMJJBY Claims Process Flow

A streamlined, 4-stage direct-to-bank workflow designed to accelerate end-to-end social security claim settlements.

Claim Intimation

- Submission: Visit linked bank/BC agent, submit claim form + KYC + cancelled cheque.
- Certificates: Provide death/disability certificate (and FIR/post-mortem for PMSBY.

Verification at Bank

Account Check: Verify active policy status, auto-debit ledger, and standard records.

- Waiting Period: Confirm 30-day waiting period for PMJJBY (strictly waived for accident cases).

Claim Registration

- Submission: Bank submits the verified claim to CBS/portal platform.
- Timeline SLA□ Registration must be completed securely within 30 days of intimation

Approval & Settlement

- Insurer SLA□ Claims are settled promptly by the insurer within 14 working days.
- Direct Transfer: Safe and secure payouts executed via direct bank transfer channels only