

FAQ's on Mahila Delight Account Insurance Policy & Claim Procedure

1. To whom the insurance cover is available?

The first named woman applicant of Mahila Delight SB Account alone is eligible for the insurance cover.

2. Is the insurance coverage free of cost?

No. For availing the scheme, you should pay a premium of Rs.199 (including GST).

3. What is the coverage period for the premium paid?

One year from the date of enrolling into the policy.

4. What should I do to renew the scheme if the policy expires after One year?

Pay a premium of Rs.199 for getting the insurance coverage for the next One year. (Premium amount subject to prevailing policy of the Insurance Company after One year).

5. What are the types of insurance cover offered?

- Accident death insurance cover for Rs.1,00,000/-
- Baggage insurance cover for Rs.50,000/- covering loss due to snatching while traveling, burglary while in hotel stay, misfortune of jewellery and valuables like watches, camera, cash provided the incident occurred with in India.
- Hospitalization expenses arising out of accidents only upto Rs. One Lakh.

6. Is this a lifelong coverage?

No. The present coverage will be only for the first one year from the date of opening the account.

7. Is the coverage applicable only in India?

The Accident death insurance cover is offered worldwide, while the Baggage insurance will be available for incidents occurred in India.

8. Will Baggage insurance is applicable to the theft / burglary in house?

No. Theft in house will not be covered under this policy. Only 'in person' valuables are covered now.

9. Whether individual policies receipt will be sent to the customers?

No. This is a group insurance policy, but the customer gets the acknowledgement receipt for the premium paid.

10. If an account holder has multiple accounts, as first applicant, (at the same branch or in other branches), under this scheme, can the insurance cover be compounded?

No. Maximum eligible cover is Rs.1,00,000/= for Accident Death insurance and Rs.50,000/= for Baggage insurance per individual.

11. On death of the insured, who will be eligible for the claim?

Nominee of the Mahila Delight Plus SB Account (legal heirs, if nomination is not registered) will be eligible for the claim.

12. What is the procedure to claim under the accident death insurance?

In the event of an unfortunate death claim, immediate intimation has to be given to the Insurance Company, indicating the Name of account holder, account number, date of opening the account, date and place of death etc. as stipulated. Within 30 days after the death the other documents prescribed by the Insurance Co. will have to be submitted. The Insurance Company will process the claim and has assured the bank to settle the claim within 15 days of receipt of all the required documents at their office. The claim amount will be directly credited to the account of the nominee.

13. What is the procedure to claim the Baggage insurance?

Immediate intimation (Within 3 days from the date of incident) to the Insurance Company about the loss is stipulated. This is to be followed by the submission of other documents within 15 days from the date of occurrence. Once all documents are received at the Insurance Company, the claim will be processed and they have assured to settle the claim within 15 days.

14. What are the documents to be submitted to the Insurance company?

Please refer the separate claim form for each claim hosted in the website for the required documents.

15. Is there any limitation in the Mahila Delight Plus Claim settlement process?

In all cases of Mahila Delight Plus there will be a **waiting period of 15 days** from the date of account opening during which if the event of a claim occurs, the Insurance Company would reject the claim by considering it as not genuine.

16. Who is responsible for settling the insurance claim?

The group insurance policy is issued by M/s. New India Assurance Company is solely responsible for timely release of the claim, provided the required documents are submitted to the company within the prescribed time frame.

17. What is the name and contact details of the insurance company?

M/s. New India Assurance Company, a public sector general insurance company has issued the master policy.

Contact Details: M/s. New India Assurance Company, Divisional Office-760400, Kodavath Shopping Complex, Sub Jail Road, Aluva-683101, Direct: 0484-2629747 or Mr. Johny P.D – 9446288742, [Email: johny.pd@newindia.co.in](mailto:johny.pd@newindia.co.in)

18. In case of refusal of the genuine claim by the Insurance company, whom should be contacted?

Claimants may contact the Insurance Ombudsman relevant to their place of domicile. Details of Insurance Ombudsman can be obtained from the IRDA website www.irdaindia.org or from any insurer's office.