

INFORMATION FOR KYC COMPLIANCE IN HEALTH INSURANCE CLAIMS

Dear Insured,

Information regarding KYC (Know Your Customer) Norms is mandatory for health insurance claims vide IRDA Circular No: IRDA/SDD/GDL/CIR/020/02/2013 Dated: 08-02-2013 (Effective from 1st April 2013) for all claims for Rupees One Lakh and above.

This includes,

- i. Recent photograph of payee
- ii. Photo Identity Proof of payee
- iii. Residential Address proof of payee

Kindly submit the above as required along with copy of cancelled cheque for claim processing as per guidelines.

DOCUMENT DETAIL FOR REFERENCE

The following have been listed as valid ID Proof:

- i. Passport
- ii. PAN Card
- iii. Voter's Identity Card
- iv. Driving License
- v. Letter from a recognized Public Authority (as defined under Section 2 (h) of the RTI Act,2005) or Public Servant (as defined in section 2(c) of the 'The Prevention of Corruption Act, 1988') verifying the identity and residence of the customer
- vi. Personal identification and certification of the employees of the insurer for identity of the prospective policyholder.
- vii. Letter issued by UID Authority of India containing details of name, address and Aadhar number

The following have been listed as valid Address Proof:

- i. Job card issued by NREGA duly signed by an officer of the State Government
- ii. 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
- iii. Current Passbook with details of permanent/present residence address (updated up to the previous month)
- iv. Current statement of bank account with details of permanent/present residence address (as downloaded)
- v. Letter from any recognized public authority
- vi. Electricity bill
- vii. Ration card
- viii. Valid lease agreement along with rent receipt, which is not more than three months old as a residence proof

Note: No further documentation is necessary for proof of residence where the document of identity submitted also gives the proof of residence.

Where an Insured person does not have any of the above ID/ Address Proof, the following documents are acceptable as the Proof of Identity as well as Residence:

- i. 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)
- ii. Written confirmation from the banks where the prospect is a customer, regarding identification and proof of residence.
- iii. The above need not be insisted upon in case of micro insurance products. Instead the following documents are sufficient proofs of identity and address:
 - Current Passbook with details of permanent/present residence address (updated up to the previous month)
 - Current statement of bank account with details of permanent/present residence address (as downloaded)

Note: Any name change has to be substantiated by valid documents & /or can be referred to the Insurer for suitable endorsement where ever required

With Regards

Alankit Insurance TPA LTD.