

INSURANCE DEATH CLAIM ASSISTANCE

We Are Here to Support You!

In the unfortunate event of the borrower's demise, SMFG India Credit assists nominees/beneficiaries in submitting insurance claim request to the insurance company.

➤ **How to Submit a Claim**

Visit the nearest SMFG India Credit Branch >> Contact your Relationship Officer / Collection Officer
>> Submit the required claim documents >> Ensure all documents are complete to avoid delays

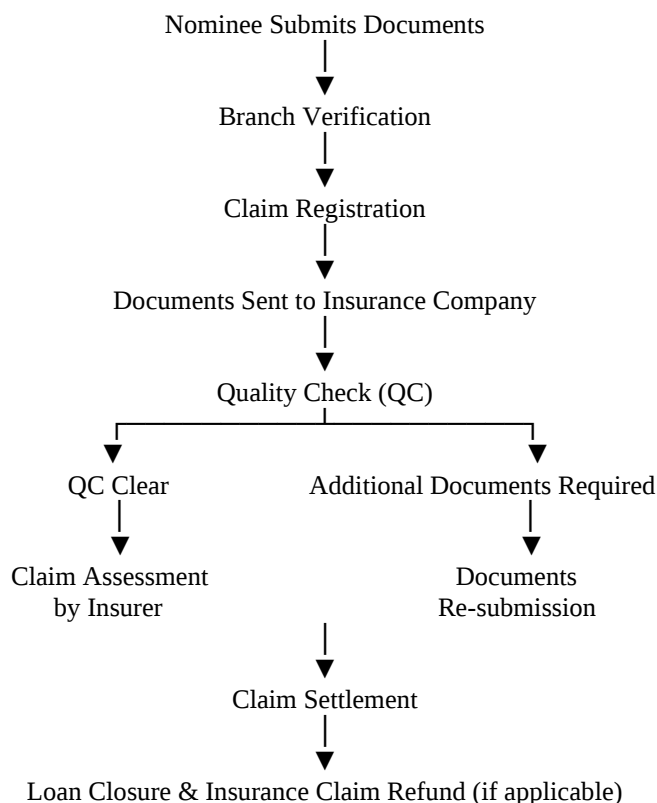
➤ **Documents Required**

Please keep the following documents ready:

- Death Certificate
- Duly filled and signed claim form
- Identity Proof of Nominee/Beneficiary
 - Aadhaar Card
 - PAN Card
 - Passport / Voter ID (as applicable)
- Bank Account Details of the Nominee
 - Cancelled Cheque / Bank Passbook Copy
- Loan Account Details

➤ **Additional Documents:** Additional documents may be requested by the insurance company depending on the nature of the claim.

Claim Process at a Glance



➤ **Important Notes**

- Ensure claimant signatures are consistent across:
 - Claim Form
 - Bank Proof
 - Identity Documents
- In cases where the Life Assured passed away in a hospital, please submit:
 - Death Summary
 - Complete Medical Records obtained from the hospital
- **If Claim Amount Exceeds Loan Outstanding:** Any excess amount received from the insurer will be refunded to the nominee after loan closure.
- **If Claim Amount Is Less Than Loan Outstanding:** The nominee may be required to-
 - Pay the shortfall amount, or
 - Obtain approval as per applicable company policy
- **Incomplete Documents:** Claims cannot be processed until all required documents are submitted.

For Assistance, Contact:

☎ Customer Care | 🏢 Nearest SMFG India Credit Branch | 🌐 www.smfgindiacredit.com

Accurate & Complete Documents >> Faster Claim Processing

Submitting accurate and complete documents at the first instance helps ensure quicker claim assessment and settlement by the Insurance Company.