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

Nominee Submits Documents

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Branch Verification

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Claim Registration

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Documents Sent to Insurance Company

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Quality Check (QC)

↓ QC Clear → ↓ Claim Assessment by Insurer

↓ Additional Documents Required → ↓ Documents Re-submission

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Claim Settlement

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Loan Closure & Insurance Claim Refund (if applicable)

Corporate Agent's IRDAI Registration – CA0098

- **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.