

Claim Settlement Procedure under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)

The claim amount of Rs 2,00,000/- is payable to the nominee(s) of the accountholder. The risk cover will be provided to the person from his /her age of 18 years(completed) till attaining the age 55 years (nearer birthday) as on the annual renewal date i.e. eligibility will cease on attaining age 55 years (nearer birthday) & on the closure of account with the bank or insufficiency of the balance to keep the insurance in force.

The death claim of Rs 2,00,000/- will be settled by IndiaFirst Life Insurance Company. The process followed will be as under:

Steps to be taken by the Nominee

1. Nominee should approach the Bank wherein the member was having the "Saving Bank Account" through which the member was covered along with the LA's death certificate.
2. Nominee to collect claim form and discharge receipt from Bank or he/she can download the form from the website of IndiaFirst Life Insurance.
3. Nominee should complete claim form and discharge receipt.
4. Nominee to submit Claim Form and discharge receipt along with death certificate to the bank branch and photocopy of the cancelled cheque of nominee's bank account.

Steps to be taken by the Bank

1. The Bank should check their records upon receipt of death intimation whether the Member's coverage was in-force i.e. whether the premium for the coverage on Annual Renewal Date prior, i.e. 1st June, prior to the Member's death is deducted & remitted to IndiaFirst Life Insurance Company.
2. The bank verifies the Claim Form & the nominee details from the record available with them.
3. The bank further completes its part in the Claim Form & Discharge Receipt as per the attached annexures respectively, submitted by the Nominee.
4. The Bank to submit the claim intimation along with the following documents to the Head Office, IndiaFirst Life Insurance Company
 - a. Claim Form duly completed
 - b. Death certificate
 - c. Discharge Receipt with photocopy of cancelled cheque of the Nominee

A Joint Venture of



IndiaFirst Life Insurance address

PMJJBY- Claim Department
IndiaFirst Life Insurance Company Ltd.
301, 'B' Wing, The Qube, Infinity Park,
Dindoshi - Film City Road,
Malad (East), Mumbai – 400 097

Contact Person: Mr. Shankar Patil

Phone No.: 022-3325 9743

Mail ID: claims.pmjjby@indiafirstlife.com

Steps to be taken by IndiaFirst Life Insurance

1. Verify that the Claim Form is filled up in all respects and the claim is submitted with all the requirements. If not, take up with the Bank concerned.
2. If the claim is admissible, the claims team shall check whether the member's coverage is in force and no death claim settlement has been effected for the Member through any other account.
3. The above process will ensure that there is no duplicate claim under PMJJBY through any other account. In case any claim has been settled, then the Nominee shall be intimated accordingly with a copy marked to the Bank.
4. In case the coverage was in force and no claim has been settled for the said member, payment shall be released to the Nominee's account and a communication shall be sent to the nominee with copy marked to the Bank.
5. Claim payments are made through the National Electronic Fund Transfer (NEFT) only

In case where the claim form is directly submitted to Head Office of IndiaFirst Life Insurance Company by the claimant, then IndiaFirst Life Insurance Company would forward the same to the concerned bank of the deceased Account holder immediately to get necessary verification etc. done from the bank concerned. The Concerned Bank Branch will forward the Claim Form to the Head Office of IndiaFirst Life Insurance Company for processing the claim.

IndiaFirst Life Insurance Company Ltd., 301, 'B' Wing, The Qube, Infinity Park, Dindoshi - Film City Road, Malad (East), Mumbai - 400 097

Website: www.indiafirstlife.com, Toll Free No. : 1800 209 8700, SMS <FIRST> to 5667735, SMS charges apply.