

PROVIDER GUIDELINES FOR KYC COMPLIANCE IN HEALTH INSURANCE

Dear Provider,

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). In view of the same following are compulsory (besides Photo ID of patient) for all cashless claims for rupees one lakh and above,

- i. Recent photograph of proposer / policy holder
- ii. Photo Identity Proof of proposer / policy holder
- iii. Residential Address proof of proposer / policy holder

To avoid inconvenience at the time of discharge it is suggested that the above may be procured at the time of admission for all cases where the bill is expected to go beyond 1 Lakh of rupees.

Please send readable scan copy duly signed by the beneficiary along with pre-authorization request for processing.

Also include copy of the same in the original claim at the time of claim submission.

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

GENINS INDIA INSURANCE TPA LTD.