

## 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

Genins India Insurance TPA Ltd.