



Circular no: IRDAI/NL/CIR/MISC/263/10/2020

21st October, 2020

All CEOs /CMDs of all General Insurance Companies and Stand-Alone Health Insurance Companies

Re: Guidelines on Insurance Claims of victims of Floods (Oct 2020) in the calamity affected districts of Telangana, Andhra Pradesh and other Neighbouring States

As you are aware, the recent floods (Oct 2020) have caused immense loss to property in parts of Telangana, Andhra Pradesh and neighbouring States. General Insurers may have issued policies for protection of lives and property located in the affected areas. There is an urgent need for the insurance industry to take immediate steps to mitigate the hardships of the affected insured population by ensuring immediate registration and settlement of eligible claims.

2. You are advised to initiate immediate steps for quick registration and disposal of claims on the following lines: -
 - a. Please nominate a senior officer at the company level who would act as a Nodal Officer for the affected states. The Nodal Officer would be coordinating the receipt, processing, and settlement of all eligible claims. The Nodal officer should contact Chief Secretary/ Officer concerned of the state immediately and be in regular contact thereafter.
 - b. Similarly, District level Nodal officer may be appointed in each affected district to liaise with DM/District Administration.
 - c. The contact particulars of the Nodal Officer may also be conveyed to us and the same may be given due publicity in the press and through State Govt. to enable immediate filing of Claims. In addition to this 24/7 help lines may be started.
 - d. If there are any death claims and death certificate is difficult to obtain on account of non-recovery of body etc, the process followed in the case of Jammu & Kashmir floods (Notification of Ministry of Home Affairs, GoI, No. 1/12/2014- Vs (CRS) Dated 12.09.2014- which was also followed when recent floods and cyclone occurred), may be considered.

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- e. Details of offices/ special camps set up for the purpose and other relevant details may be publicized through your website, media and through State Government channels to enable filing of claims.
 - f. It needs to be ensured that all claims are surveyed immediately and claim payments/on account payments are disbursed at the earliest and in any case not exceeding the stipulated time-line.
 - g. Adequate number of surveyors may be engaged immediately as required.
 - h. You are also requested to launch extensive awareness campaign in the affected States duly highlighting the measures taken by you.
 - i. In view of Corona Virus (Covid-19) pandemic, the Insurers shall encourage the policyholders to use electronic communication wherever possible for correspondence while intimating the claim and filing all the relevant documents.
3. All non-life insurers (including Standalone Health Insurers) are advised to submit information related to claims of October, 2020 floods to General Insurance Council in the format already being used for Amphan cyclone claims.
 4. We request you to take urgent steps for expeditious settlement of claims in the flood affected areas and submit details of the same as advised above.


Yegnapriya Bharath 21/10/2020
Chief General Manager (Non-Life)

Encl: GOI No. 1/12/2014-Vs (CRS) Dated 12-09-2014.