

## Circular

Ref No.: IRDAI/NL/CIR/GDL/122 /06/2023

Date: 05/06/2023

**All CEOs /CMDs of all Life, General Insurance Companies and Stand Alone Health Insurance Companies**

**Re: Guidelines on Insurance Claims of victims of recent Train Accident tragedy in Balasore, Odisha (June 2023)**

In furtherance of communication sent on the captioned subject, the recent train accident, have caused immense loss to the human lives and injuries near to a thousand of the passengers and train crew members. 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: -
  - i. Please designate a dedicated help line under the supervision of a senior officer at the Insurer level who would act as a Nodal Officer for the affected people. The Nodal Officer would be coordinating the receipt, processing and settlement of all eligible claims. The details of the Nodal Officer and the helpline number of the insurer may be given due publicity including hosting on the website.
  - ii. 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.
  - iii. Claims shall be processed proactively, if the Insured name is in the list of deceased or injured persons, and was travelling in the trains which met with accident as identified by the appropriate/Govt. authorities.
  - iv. Claim payments/on account payments are disbursed at the earliest.
  - v. You are also requested to launch Extensive Awareness explaining the simplified process to file a claim, to enable the public to file the claims at the nearest branches or through online.
  - vi. In order to gauge the magnitude of loss, all life and non-life insurers (including Standalone Health Insurers) are advised to publish the information on their website relating to insurance claims related to the accident on daily basis till one week and thereafter on weekly basis for a month in the format attached.
3. We request you to take urgent steps for expeditious settlement of all claims and submit details of the same as advised above.

Chief General Manager (Non-Life)

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