## **Claim Process**

Every claim is a fulfillment of promise made to the policyholder. We are committed towards securing future of your loved ones in a quick and efficient manner. Claim settlement is one of the most important services that an insurance company can provide to its customers. Insurance companies have an obligation to settle claims promptly. It is therefore important that complete set of documents, be submitted with Insurance Provider to support your claim.

## Claims process:

- Report a claim immediately to the Insurance / Takaful provider, or the Relationship Manager at Mashreg.
- Reporting a claim within 30 days of its occurrence is a requirement mandated by Provider
- While reporting a claim, provide Policy number, Date, Cause and Place of Death/Disability
- The claim reported will be evaluated and claimant may need to provide necessary documents to Insurance Provider
- Upon receiving the complete set of documents, Insurance Provider will register the claim
- If the claim is approved, discharge receipt will be sent along with confirmation of the claim amount payable.
- Upon receipt of the duly signed and stamped discharge receipt, the settlement amount will be transferred to the Claimant's Bank account

## List of documents required for claims settlement procedure

- Beneficiary's Claim Form
- Physician's statement Form
- Death Certificate (if death outside UAE, original death certificate to be submitted attested by UAE consulate/Embassy from the country of death to be submitted)
- Medical report from the Physician who last attended the deceased in case cause of death is not mentioned in the death certificate.
- Photocopy of the deceased's passport showing valid UAE residence visa and date of birth.
  (If death occurs outside U.A.E, kindly provide the copy of Passport page having date of exit from UAE stamped.)
- Police Report In case of Accidental Death

Classification: Public

Above listed are our routine documents/procedure to process a claim, Insurance/ Takaful Provider reserves the right to call for further documents based on the routine evidence.

## Provider's contact details:

Provider	Email ID	Contact Center
MetLife	lifeclaims@metlife.ae	+971 4 415 4555
		800 ORIENT
Orient Insurance	Orient.service@alfuttaim.com	(800 674368)
		800 SUKOON
Sukoon	life.claims@sukoon.com	(800 785666)
SALAMA Islamic Arab		800-SALAMA
Insurance	<u>claims@salamalife.ae</u>	(800-725262)
Zurich International	helppoint.uae@zurich.com/benefit.claims@zurich.com	+97143634567
Utmost International		
(Quilter/Old Mutual		+44(0)1624
International)	iomaskonline@utmostinternational.com	655555
LIC International	mail@licinternationaluae.com	+97143354858