



IRDAI/NL/GDL/MISC/142/08/2019

22<sup>nd</sup> August 2019


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

**Re: Guidelines on Insurance Claims of victims of recent floods (August 2019) in parts of Kerala**

As you are aware, the recent floods, have caused immense loss to property in the state of Kerala. 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 contact particulars of the Nodal Officer may also be conveyed to us and the same may be given due publicity.
  - b. 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 Tamilnadu Floods and Kerala Floods occurred), may be considered.
  - c. 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.
  - d. 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.
  - e. Adequate number of surveyors may be engaged immediately in the affected areas.

- f. You are also requested to launch extensive awareness campaign in the affected states duly highlighting the measures taken by you.
3. In order to gauge the magnitude of loss, all non-life insurers (including Standalone Health Insurers) are advised to submit information relating to insurance claims related to Kerala Flood (Aug 2019) on daily basis in the format attached.
4. We request you to take urgent steps for expeditious settlement of claims in the flood hit areas and submit details of the same as advised above.

  
Yegnapriya Bharath  
Chief General Manager (Non-Life)

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