

GREEN DELTA INSURANCE LIMITED
FREQUENTLY ASKED QUESTIONS (FAQ): BANCASSURANCE

Q. What is Bancassurance?

- It is a platform where banks can sell insurance products on behalf of insurance companies. In simple terms, insurance products can now be brought from bank branches.

Q. Can I open an insurance policy from the bank even if I don't have an account with them?

No, you need to be an account holder of the bank first.

Q. Can I transfer my existing policy from another insurance company into this Bancassurance platform?

For an active/running policy, transfer under the Bancassurance platform from another insurance company is not possible. The previous policy needs to be closed first and then open a new one.

Q. What are the products offered under Bancassurance currently?

GDIC is currently offering the following products: Motor insurance, Health insurance (Shurokkha All-rounder and Protisruti), Overseas Mediclaim Insurance (Travel Insurance), Nibedita (Nibedita ECO, Nibedita Regular, Nibedita Plus), People's Personal Accident (PPA)

Q. What are the documents/information I need to share with the bank to open an insurance policy?

Required Documents: Motor Insurance

- Proposal form Duly filled-in and signed by the Insured
- Copy of BRTA registration
- Copy of NID

Required Documents: Nibedita

- Proposal form Duly filled-in and signed by the Insured
- Copy of NID

Required Documents: People's Personal Accident (PPA) Policy

- Proposal form Duly filled-in and signed by the Insured
- Copy of NID

Required Documents: Health Insurance Product 1 (Shurokkha All-rounder)

- Proposal form Duly filled-in and signed by the Insured
- Copy of NID

Required Documents: Health Insurance Product 2 (Protisruti)

- Proposal form Duly filled-in and signed by the Insured
- Copy of NID

Required Documents: Overseas Medclaim Insurance (Travel Insurance)

- Proposal form Duly filled-in and signed by the Insured
- Copy of NID
- Copy of passport

Q. What are the documents/information I need to share with the bank to receive insurance claim?

Required Documents for Claim: Motor Insurance

- Insured will notify GDIC regarding the Incident.
- Insured will issue a GD in nearest police station of incident location.
- GDIC will appoint surveyor to survey the vehicle.
- Required documents:
 1. Claim intimation letter.
 2. Claim form duly filled-in and signed by Insured
 3. Copy of BRTA registration
 4. Copy of Tax token
 5. Copy of fitness certificate
 6. Driver's statement regarding the incident
 7. 3 (three) different quotation from different workshop.

N.B: May require other documents depends on Cause & Nature of Loss/Damage of Claim.

Required Documents for Claim: Nibedita

1. "Claim Form" duly completed in all respects and signed with seal by the insured
2. Hospital Bills/Claim Bills
3. Detailed statement of the Claimant
4. GD Entry/Police Report, if applicable
5. Doctor Certificate for accident
6. Discharge Certificate from the Hospital
7. Death Certificate/Post Mortem Report from the Hospital (In case of Death)
8. Succession Certificate from the District Judge Court (In case of Death)

In case of Loss &/or Damage to household goods/personal effects:

1. Fire Brigade Report for fire loss, if Fire Brigade attended
2. GD/FIR/Policy Report in case of Riot
3. Metrological Report for Lightening, Storm, Typhoon, Flood, Cyclone & Earthquake; if available

In case of Trauma Allowance:

1. GD/FIR/Policy Report in case of Rape, Road bully, robbery, acid victim

In case of Global Emergency Medical Evacuation, Second Medical Opinion & Health

Insurance:

1. "Claim Form" duly completed in all respects signed with seal by you and attending Doctor/Physician
2. Details of accident
3. Copy of Test Report and other related necessary papers
4. Medical Extract obtained from the doctor/Clinical hospital
5. Hospital Bill/Doctor's Prescription/Medicine Bill with supporting papers/documents
6. Original Discharge Certificate along with Paid Bills.
7. Death Certificate from the hospital (If necessary)
8. Copy of Official ID
9. Fitness Certificate from the doctor.
10. Copy of Joining report

N.B: May require other documents depends on Cause & Nature of Loss/Damage of Claim.

Required Documents for Claim: People's Personal Accident (PPA) Policy

1. Claim Intimation Letter in your official Letter Head Pad
2. "Claim Form" duly completed in all respects and signed with seal by you and the attending Doctor/Physician
3. Doctor's Certificate on the injury/Disablement
4. Fitness Certificate
5. Original Hospital Bill/Doctor's Prescription/Original Medicine Bill with supporting papers/documents
6. Original Discharge Certificate
7. Copy of official ID duly attested
8. Copy of Joining Report

In case of Death:

1. Claim Intimation Letter in your official Letter Head Pad
2. "Claim Form" duly completed in all respects and signed with seal
3. Copy of National ID of the Deceased Person
4. Copy of Official ID of the Deceased Person
5. Detailed description of the accident
6. Original Death Certificate/Post Mortem Report from the Hospital showing the cause of death
7. Succession Certificate in original from the District Judge Court
8. General Diary with original seal of the Police Station
9. Police Report on the incident

N.B: May require other documents depends on Cause & Nature of Loss/Damage of Claim.

Required Documents for Claim: Health Insurance Product 1 (Shurokkha All-rounder)

Hospitalization Benefit Claims (Scanned images or clear photographs):

1. Claim form duly filled-in and signed by the insured
2. Doctor's advice/prescription for hospital admission
3. NID/Passport of the Covered Person

4. Discharge certificate from the hospital
5. Diagnostic test reports
6. Hospital bill/ticket
7. Treatment Sheet
8. Any other supporting documents which may be required

Outpatient Benefit Claims (Doctor Consultation/Diagnostic Test/Medicine)

1. Claim form duly filled-in and signed by the insured
2. Doctor Consultation
3. Doctor's prescription/Investigation report with doctor's Name, Designation, Seal and signature
4. NID/Passport of the Covered Person
5. Diagnostic Test
6. Doctor's Prescription/Doctor's recommendation for the test
7. NID/Passport of the Covered Person
8. Test reports (where Test Report date & Test Centre Name are clearly mentioned)

N.B. All the bills, prescription and required documents should have the insured person's name written clearly and the date should be mentioned properly. May require other documents depends on Cause & Nature of Loss/Damage of Claim.

Required Documents for Claim: Health Insurance Product 2 (Protisruti)

Hospitalization Benefit Claims (Scanned images or clear photographs):

1. Doctor's advice/prescription for hospital admission
2. NID/Passport of the Covered Person
3. Doctor's Consultancy Bill
4. Discharge certificate from the hospital
5. Diagnostic test reports
6. Hospital bill/ticket
7. Treatment Sheet during hospitalization
8. Any other documents that may be required from time to time by Insurance Providers in order to process Cash claims

Outpatient Benefit Claims (Doctor Consultation/Diagnostic Test/Medicine):

1. Claim form duly filled-in and signed by the insured
2. Doctor Consultation
3. Doctor's prescription with doctor's Name, Designation, Seal and signature are clearly mentioned
4. Doctor's Consultancy Bill
5. NID/Passport of the Covered Person
6. Member's chief complaints or causes should be mentioned in the prescription.
7. Any other documents that may be required from time to time by Insurance Providers in order to process Cash claims
8. Only government approved MBBS certified doctor

N.B. All the bills, prescription and required documents should have the insured person's name written clearly and the date should be mentioned properly. May require other documents depends on Cause & Nature of Loss/Damage of Claim.

Required Documents for Claim: Overseas Medclaim Insurance (Travel Insurance)

- Fully depends on Settling Agent

NOTE: The company will not be liable to provide any assistance which arises directly or indirectly from any pre-existing medical condition, suicide or attempted suicide, mental illness, pregnancy or childbirth.

Q. Do I need to assign a nominee for my insurance policy if I already have a nominee assigned against my bank account? Can I assign a different nominee for the insurance policy?

A nominee must be assigned with the insurance policy even if you already have a nominee assigned against your bank account. However, you have the option to assign a different nominee for insurance than your account or may keep the same.

Q. If I have more than one policy (eg. Motor Insurance + PPA) then will I get coverage amount of both policies in case of any mishaps?

Yes, both/all will be applicable with full insured / coverage amount in case of mishaps.

Q. Does the policy automatically renew the next year?

No, the policy does not automatically renew after it expires.

Q. Can I change nominee during the tenure of an insurance policy?

Yes, nominee change is possible during the tenure of the policy.

Q. Is there any waiting period (a period from the policy opening date during which claim will not be entertained) applicable for any insurance product?

Yes, waiting period is applicable for Health Insurance Products only.

For SHUROKKHA ALLROUNDER, waiting period is 30 days for IPD & OPD both.

For GREEN DELTA PROTISRUTI, waiting period is 15 days for IPD & OPD both.

Q. Is there any age limit applicable for any insurance product?

For People's Personal Accident (PPA), age limit is 16 – 65 Years.

For all Nibedita products, age limit is 14 – 75 Years.

For Health Insurance (Shurokkha All-rounder and Protisruti), age limit is 18 -65 Years.

For Overseas Medclaim Insurance (Travel Insurance), age limit is 0.5 – 79 Years.