



भारतीय बीमा विनियामक और विकास प्राधिकरण
INSURANCE REGULATORY AND
DEVELOPMENT AUTHORITY OF INDIA

CIRCULAR

Ref: IRDA/NL/ *CIR/MISC-214* /10/2016

Dated: 28th October, 2016.

To: **All Life Insurers, Non-Life Insurers & Health Insurance Cos**

Re: Delay in claim intimation/documents submission with respect to

- i. All Life insurance contracts and
- ii. All Non-Life individual and group insurance contracts

This is further to the circular issued by the Authority with ref: IRDA/HLTH/MISC/CIR/216/09/2011 dated 20.09.2011, in the matter of dealing with claims where there is delay in intimation/document submission.

The above referred circular is to be deemed as a direction issued by the Authority under Section 34(1) of the Insurance Act, 1938 and insurers are bound to comply with the same.

P. J. Joseph
Member (Non- Life)