



IRDAI /NL/GDL/MISC/131/08/2018

20th August, 2018

Guidelines on Insurance claims of the victims of recent floods (August 2018) in the state of Karnataka

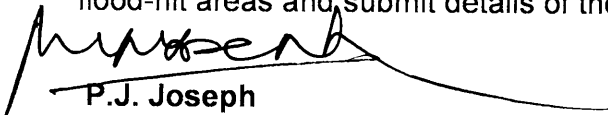
As you are aware, the recent floods have caused immense loss to life and property in certain districts of Karnataka State, including Kodagu. There is an urgent need for us to take immediate steps to mitigate the hardships of the affected insured population of the State by ensuring immediate registration 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 nominate a senior officer who would act as a Nodal Officer for the State, who would be coordinating /expediting the settlement of all eligible claims that are reported in Karnataka. The contact particulars of the officer may also be conveyed to us and due publicity be given.
- ii. 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 followed when Tamil Nadu floods occurred and also being followed in respect of latest floods in Kerala}, may be considered.
- iii. Details of offices/special camps set up for the purpose may be publicized in press and through State Government to enable filing of claims.
- iv. It needs to be ensured that all claims are surveyed immediately and claim payments/on account payments are disbursed early.
- v. Adequate number of surveyors may be engaged immediately in the affected Districts.
- vi. You are also requested to launch extensive awareness campaign in the State, duly highlighting the measures taken by you.

3. In order to gauge the magnitude of the loss, all non-life insurers (Including Standalone Health Insurers) are advised to submit information relating to insurance claims in Karnataka on a daily basis, in the format attached (through Google doc, which will be shared with you shortly).

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.


P.J. Joseph
Member (Non-Life)

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