



Circular no: IRDA/NL/CIR/MISC/290/12/2020

2nd December, 2020

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

Re: Guidelines on Insurance claims of victims of Cyclone Nivar (Nov,2020) in the calamity affected areas.

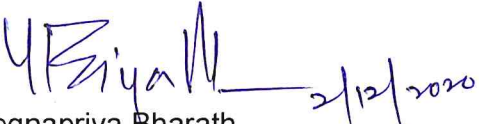
As you are aware, cyclone Nivar (Nov,2020) has caused loss to property in some parts of the country. The General Insurers may have issued policies for protection of lives and property located in the affected areas. There is an urgent need for the insurance industry to take immediate steps to mitigate 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 Nodal officer should contact the designated officers of the State Govt. immediately and be in regular contact thereafter.
 - b. 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.
 - c. Adequate number of surveyors may be engaged immediately as required.
 - d. You are also requested to launch extensive awareness campaign duly highlighting the measures taken by you.
 - e. In view of Corona Virus (Covid-19) pandemic, the Insurers shall encourage the policyholders to use electronic communication wherever possible for correspondence while intimating the claim and filing all the relevant

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documents. Efforts shall be made to ensure that digital processes are resorted to the extent possible for assessment of claims.

3. We request you to take urgent steps for expeditious settlement of claims in the cyclone hit areas and submit details of the same as advised above.


Yegnapriya Bharath
Chief General Manager (Non-Life)