CLAIM PROCEDURE

Please review your Energy policy and familiarize yourself with the benefits available and the policy exclusions.

In order to provide you fast and efficient service, we request you to kindly make a note of the following points.

1. We recommend that you keep copies of all documents submitted to Apollo Munich Health Insurance Co. Ltd.
2. Please quote your member ID/policy number in all your correspondences.

In case you need to avail inpatient hospitalisation services, you can go to any hospital* of your choice, i.e. a Hospital* in our network or a hospital* outside the network. The difference between the two is that with a network hospital you can use “Cashless Services”, whereas for a non network hospital, you will have to settle the bills and claim for reimbursement.

<table>
<thead>
<tr>
<th>Hospitalisation in Non Network Hospitals</th>
<th>Hospitalisation in Network Hospitals</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Emergency Hospitalisation</strong></td>
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<tr>
<td>Step 1: Get admitted into the hospital</td>
<td>Step 1: Get admitted into the hospital.</td>
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<tr>
<td>Step 2: As soon as possible, inform Apollo Munich about the hospitalisation</td>
<td>Step 2: As soon as possible inform Apollo Munich and coordinate with the hospital to have the details sent to Apollo Munich for authorization for cashless service.</td>
</tr>
<tr>
<td>Step 3: At the time of discharge, settle the hospital bills in full and collect all the bills, documents and reports</td>
<td>Step 3: A) In cases of a very short stay at the hospital or if the authorisation for “Cashless Service” was not received from Apollo Munich or if “Cashless Service” was denied by Apollo Munich</td>
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<tr>
<td></td>
<td>i) At the time of discharge settle the hospital bills in full and collect all the bills documents and reports.</td>
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<tr>
<td></td>
<td>ii) Lodge your claim with Apollo Munich for processing and reimbursement.</td>
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<tr>
<td>Step 4: Lodge your claim with our Apollo Munich for processing and reimbursement</td>
<td>OR</td>
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<tr>
<td><strong>Planned Hospitalisation</strong></td>
<td><strong>B) If authorisation for “Cashless Service” from Apollo Munich has been received at the time of discharge</strong></td>
</tr>
<tr>
<td>Step 1: Inform Apollo Munich about the planned hospitalisation 7 days prior to the admission</td>
<td>a) Pay for those items that are not reimbursable under the Energy policy including applicable copayment.</td>
</tr>
<tr>
<td>Step 2: Get admitted into the hospital.</td>
<td>b) Verify the bills and sign on all the bills and the authorisation letter.</td>
</tr>
<tr>
<td>Step 3: At the time of discharge, settle the hospital bills in full and collect all the bills, documents and reports.</td>
<td>c) Leave the original discharge summary and other investigations reports with the hospital. Retain a Photo copy for your records.</td>
</tr>
<tr>
<td>Step 4: Lodge your claim with Apollo Munich for processing and reimbursement.</td>
<td>d) Sign the Claim Form.</td>
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</tbody>
</table>

**Hospital means** any institution established for In-patient Care and Day Care treatment of illness and/or injuries and which has been registered as a Hospital with the local authorities under the Clinical Establishments (Registration & Regulations) Act 2010 or under the enactments specified under the schedule of Section 56 (1) of the said Act or complies with all minimum criteria as under:

- has qualified nursing staff under its employment round the clock,
- has at least 10 in-patient beds, in those towns having a population of less than 10,00,000 and 15 in-patient beds in all other places,
- has qualified Medical Practitioner(s) in charge round the clock,
- has a fully equipped operation theatre of its own where surgical procedures are carried out,
- maintains daily records of patients and will make these accessible to the insurance company’s authorized personnel.
### Intimation & Assistance

**Please contact Apollo Munich at least 48 hours prior to an event which might give rise to a claim.**

For any emergency situations, kindly contact Apollo Munich within 24 hours of the event.

**Apollo Munich can be contacted through:**
- 24 x 7 Toll free: 1800 - 102 - 0333
- E-mail at: customerservice@apollomunichinsurance.com
- Fax at: 1800 - 425 - 4077
- Post and Courier to the nearest claims hub:
  - Claims Department,
  - Apollo Munich Health Insurance Co. Ltd.,
  - Ground Floor, Srinilaya - Cyber Spazio,
  - Road No. 2, Banjara Hills,
  - Hyderabad-500034, Telangana.

or:
- Claims Department,
- Apollo Munich Health Insurance Co. Ltd.,
- 2nd & 3rd Floor, iLABS Centre, Plot No. 404-405, Udyog Vihar, Phase-III,
- Gurgaon-122016, Haryana.

Please use the Claim Intimation Form for intimation of a claim.

### Procedure for Reimbursement of Medical Expenses

- Please send the duly signed claim form and all the information/documents mentioned* therein to Apollo Munich within 15 days of the completion of the treatment.
  * Please refer to claim form for complete documentation.
- If there is any deficiency in the documents/ information submitted by you, Apollo Munich will send the deficiency letter within 7 days of receipt of the claim documents.
- On receipt of the complete set of claim documents, Apollo Munich will make the payment for the admissible amount, along with a settlement statement within 30 days.
- The payment will be made in the name of the proposer.

*Payment will only be made for items covered under your policy and up to the limits therein.*

### Procedure to avail Cashless facility

- For any emergency hospitalisation, Apollo Munich must be informed no later than 24 hours of the start of the Insured Person’s hospitalization.
- If there is any deficiency in the documents/ information submitted by you, Apollo Munich will send the deficiency letter within 7 days of receipt of the claim documents.
- On receipt of the complete set of claim documents, Apollo Munich will make the payment for the admissible amount, along with a settlement statement within 30 days.
- The payment will be made in the name of the proposer.

### Claim Procedure for E-opinion

**Intimation & Assistance**

- **Apollo Munich can be contacted through:**
  - 24 x 7 Toll free: 1800 - 102 - 0333
  - E-mail at: customerservice@apollomunichinsurance.com
  - Fax at: 1800 - 425 - 4077
  - Post and Courier to the nearest claims hub:
    - Claims Department,
    - Apollo Munich Health Insurance Co. Ltd.,
    - Ground Floor, Srinilaya - Cyber Spazio,
    - Road No. 2, Banjara Hills,
    - Hyderabad-500034, Telangana.
  
  or:
  - Claims Department,
  - Apollo Munich Health Insurance Co. Ltd.,
  - 2nd & 3rd Floor, iLABS Centre, Plot No. 404-405, Udyog Vihar, Phase-III,
  - Gurgaon-122016, Haryana.

Please use the Claim Intimation Form for intimation of a claim.

**Claims Procedure**

- **E-opinion**
  - Please submit duly filled claim form along with the copy of all medical reports including investigation reports and discharge summary (if any) at any of Apollo Munich Branch Office.
  - You need to select Our Panel Doctor from whom You would prefer to take the e-opinion. (Please refer Our Website or call at 24X 7 Toll Free line to obtain the list of Our Panel Doctors)
  - On receipt of the complete set of documents Apollo Munich will forward the same to the concerned doctor.
  - The E-Opinion will be forwarded to the member within 7 working days of the receipt of the complete set of documents.

**Note:**

- Insured person is entitled for cashless only in our empanelled hospitals.
- Please refer to the list of empanelled hospitals on our website or welcome kit.
- Rejection of cashless in no way indicates rejection of the claim.

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For any doubt or clarifications and/or information, call our Toll Free Line at 1800-102-0333 or log on to our website www.apollomunichinsurance.com or e-mail us at customerservice@apollomunichinsurance.com

We also offer Travel and Personal Accident Insurance.