

Individual Personal Accident

Claim Procedure

Apollo Munich Health Insurance Company Limited congratulates you on your Insurance choice and welcomes you into the select group of Personal Accident Insurance Policy holders.

Apollo Munich Health is glad to provide you a wide range of benefits and assures you of high quality customer service and responsiveness.

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

Your Personal Accident Insurance Policy is an important document, Please keep them in safe custody for future references and claim purposes. 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 email us at **customerservice@apollomunichinsurance.com**.

Please quote your policy number in all your correspondences. In case of an unfortunate claim, you need to:

1. Provide Us a written notice with full particulars immediately.
2. Collect the claim form available at all our offices. You can also download the form from our website.
3. Submit Us the dully filled and signed claim form along with the documents mentioned in the claim form.

Note: The essential claim documents in original along with the claim form have to be submitted within 30 days of the occurrence of the incident, at any of our following offices.

For In-patient Hospitalisation claims What do I do in case of a claim or any assistance?

Intimation & Assistance	Procedure for Reimbursement of Medical Expenses	Procedure to avail Cashless facility
<p>Please contact us atleast 48 hours prior to an event which might give rise to a claim. For any emergency situations, kindly contact us 24 hours of the event.</p> <p>We can be contacted through: - Website: www.apollomunichinsurance.com - Toll Free: 1800-102-0333 - Fax: 1800- 425- 4077</p> <p>Courier: Claims Department, Apollo Munich Health insurance Co. Ltd Ground floor, Srinilaya – Cyber Spazio Suite # 101,102,109 & 110, Ground Floor, Road No. 2, Banjara Hills, Hyderabad-500 034</p> <p>Or</p> <p>Claims Department, Apollo Munich Health Insurance Co. Ltd., 2nd & 3rd Floor, iLABS Centre, Plot No. 404-405, Udyog Vihar, Phase-III, Gurgaon-122016, Haryana.</p> <p>Please use the Claim Intimation Form for intimation of a claim.</p>	<ul style="list-style-type: none"> • Please send the duly signed claim form and all the information/documents mentioned* therein to us 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, We will send the deficiency letter within 7 days of receipt of the claim documents. • On receipt of the complete set of claim documents, we 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. <p>Note: Payment will only be made for items covered under your policy and upto the limits therein.</p>	<ul style="list-style-type: none"> • For any emergency Hospitalisation, We must be informed no later than 24 hours after hospitalization. • For any planned hospitalization, kindly seek cashless authorization from us atleast 48 hours prior to the hospitalization. • We will check your coverage as per the eligibility and send an authorization letter to the provider. In case there is any deficiency in the documents sent, the same shall be communicated to the hospital within 6 hours of receipt of documents. • Please pay the non-medical and expenses not covered to the hospital prior to the discharge. • In case the ailment /treatment is not covered under the policy a rejection letter would be sent to the provider within 6 hours. <p>Note: Insured person is entitled for cashless only in our empanelled hospitals. Please refer to the list of empanelled hospitals on our website Or the list provided in the welcome kit. Please refer to the list of non-medical expenses not covered in the policy in annexure I of policy wordings. Rejection of cashless in no way indicates rejection of the claim.</p>

We would be happy to assist you. Contact us at: Email: customerservice@apollomunichinsurance.com. Call Toll Free No.: 1800 102 0333