

# **CLAIM PROCESS IN MEDI + CLAIM.**

**In Case of Cash less Medi + claim : Contact the concerned Hospital at least 2 days before admitting to hospital, If your admitting in CASHLESS HOSPITAL & not making use of facility, You have to justify with valid Reasons. So better go for CASHLESS ONLY**



## **Procedure in case of Re- Imbursement of Claim**

- (1) Please go through your Policy Bond, Terms & conditions, Exclusions, Omissions, b4 admitting yourself to any hospital, **Claim will be payable only as per company's rule.**
- (2) **For Re-Imbursement option**, Intimate to your Insurance co on their **TOLL FREE** or on E mail : with in **24 hours** of the admission in hospital. (**It is Must** )
- (3) **Bargain with your Doctor / Hospital for treatment expenses**, because Insurance company does not allow any unreasonable treatment amount at all.
- (4) **Take 1st consultation Report from family & Treating Doctor 4 requiring hospitalization**
- (5) You get single AC room charge as room rent,
- (6) All Other charges relating to your disease in actual
- (7) **Pre Existing disease clause applies** if any as per the policy schedule

## **Submit following Documents to Process Dept** **within 15 days of the Discharge from Hospital**

- a- Current year's policy xerox copy & Last 3 years if possible  
- : **NOW ALL ORIGINALS : -**
- b- Indoor case papers copies from Hospital duly rubber stamped by them
- c- Full set of Claim submission Papers duly signed by patient and form **"B" to be signed by hospital & "C" Form of Hospital Registration Certificate**
- d- Discharge Card, Hospital Bills & Revenue Stamped receipts for the same.  
Original Prescriptions & Chemist Bills / Cash Memo for the same  
Doctors/consultants / physicians properly formatted receipts,  
( No letter heads allowed)
- e- Pathological , X Ray, ECG, CT Scan, MRI Film & Reports & their Receipts
- f- **1** Cancelled original Cheque for your Bank Details,
- g- All other papers relating to your claim if required by PROCESS DEPT. in future
- h- Proposer and claimant's , Aadhar card, & pan card copy

# ARETiC

INSURANCE SERVICES PVT. LTD  
FINANCE & INVESTMENTS PVT. LTD

**A Corporate House for Insurance & Investments**



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