

INSURANCE PROCEDURE – 2025

NATIONAL INSURANCE CASHLESS CLAIM PROCEDURE

If the hospital is in our network list, kindly connect with insurance desk which is available in the hospital.

Carry below documents -

- E-cards (Soft Copy)
- Aadhaar card, PAN card or Govt. ID / Address proof of patient & employee
- Employee Id card of employee
- All related reports / hospital history documents

Submit above documents at hospital desk before admission date for pre-approval.

NATIONAL INSURANCE REIMBURSEMENT CLAIMS PROCEDURE

If you are admitted to a hospital that is not in the network list, you can only go with Reimbursement.

After treatment, kindly send the following set of documents along with the claim form (Attached) as and when you get discharged from the hospital.

- Duly filled claim form
- Part A to be filled by Insured
- Please mention your Bank account details in Part A
- Part B to be filled by hospital (Signature of treating doctor and Seal of hospital is required)
- Original discharge summary/day care summary
- Original final hospital bill and other bills if any
- If Ayurveda Treatment, kindly attach the Hospital registration certificate recently renewed and no. of beds in the hospital
- Original payment receipts and other receipts supporting bills
- Original investigation reports (Including ECG/ CT/ MRI/ USG/ HPE)
- Original pharmacy bills
- Photocopy of doctor's prescriptions
- Photocopy of the consultation paper
- Photocopy of Aadhaar (Employee and Patient)
- Photocopy of PAN Card (Employee)
- Electronic Fund Transfer document (Copy of cancelled cheque of employee with his printed name)

Kindly send all the above mentioned documents to the address mentioned below within 15 days of the discharge date via speed post or courier services for better tracking:

THE MANAGER
CHOICE INSURANCE BROKING INDIA PVT LIMITED
2ND FLOOR, IMANI TOWERS, JUDGES AVENUE ROAD,
KALOOR, KOCHI - 682017 KERALA
T: +91 484 6692755

AGENCY CONTACT NUMBERS (OFFICE TIME 09.00AM TO 06.00PM)

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| 1. Stephy Saji, Executive, Claims Department
stephy.saji@choiceindia.com
8433960721 | 2. Aameena, Sr. Executive, Claims Department
ameena@choiceindia.com
9846524049 |
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NOTE

- For Cataract surgery- Require original invoice of implant (IOL) used during the surgery & sticker which lenses used.
- For Accidental / Burns /fall case - Require Doctor certificate of alcoholic history & FIR / MLC copy if available with details of accident/ incident (When, where, how).
- For Maternity - Require GPLAD status
- For Surgery claims - If any stent / implant used, please submit stent sticker & invoice.
- If Assistant Doctor/ Anaesthetist charges in final bill - Share Assistant Doctor/ Anaesthetist Name, Degree details & notes.
- IV / Injection charges in final bill - Require break up with details of this charges.
- Cancel cheque of employee with his printed name (if employee name is not printed on the cheque, please submit bank statement with printed name, account no. IFSC code for verification process)
- Kindly keep all Xerox copies for your future reference.

CASH LESS ANYWHERE

For Planned Treatments: The policyholder must inform the insurer at least 48 hours before the hospitalization if there is an elective surgical procedure or planned treatment in a non-empanelled hospital.

For Emergency Treatments: In emergency hospitalization, the insurer must be informed within 48 hours of hospital admission to avail of cashless treatment at a non-empanelled hospital.

Note: You must check the specific terms and conditions of the Cashless Everywhere facility with your insurer to ensure compliance and avoid any issues during the claim process.