

INDIVIDUAL LIFE INSURANCE

CRITICAL ILLNESS & ACCIDENT CLAIM PROCEDURE

Claim Intimation

To register the claim, claimant needs to intimate us within 90 calendar days from the date of the event. To send an intimation, please send an email to life.claims@sukoon.com with the below details. Claim reference number will be sent within 3 working days of receiving the intimation email.

1. Policy number
2. Diagnosis or reason for the illness
3. Date when the illness was diagnosed

Claim Processing

For processing the claim, please send the below documents to life.claims@sukoon.com within 30 days of receiving the claim reference number from us. For any queries or follow up on your settlement, please get in touch with your bank relationship manager.

1. General Documents

- Duly filled claim form
- Duly filled physician statement form filled by the treating doctor
- Medical report from the treating doctor detailing the illness and the treatment provided
- All medical records showing the history of illness
- Copy of passport and visa page

2. Additional Documents

- **Critical Illness:** Duly filled employer statement form
- **Accident:** Police report

Sukoon Insurance PJSC (hereinafter referred to as "Sukoon") reserves its right to ask for additional documents as may be required and relevant for claim assessment.

Claim Settlement

If the claim is approved, discharge receipt will be sent to the client for confirmation of the claim amount payable within 7 working days of submitting the claim forms and the documents.

The client needs to sign and stamp the discharge receipt. Once this is received, the amount will be transferred to Sukoon's bank account within 14 working days.



INDIVIDUAL LIFE INSURANCE

CRITICAL ILLNESS AND ACCIDENT CLAIM FORM

All fields are mandatory. Please complete this form using black or blue ink. Write in BLOCK LETTERS and tick the relevant items. If the form is incomplete it might cause a delay. Kindly ensure that you submit a fully filled form together with the signed annexes, if applicable. Please retain a copy of this claim form and other correspondences with us for your future reference.

1. Details of Policyholder									
1. Name	<table><tr><td>First Name:</td><td><input type="checkbox"/> Ms. <input type="checkbox"/> Mrs. <input type="checkbox"/> Mr.</td></tr><tr><td>Family Name:</td><td><input type="checkbox"/> Male <input type="checkbox"/> Female</td></tr></table>	First Name:	<input type="checkbox"/> Ms. <input type="checkbox"/> Mrs. <input type="checkbox"/> Mr.	Family Name:	<input type="checkbox"/> Male <input type="checkbox"/> Female				
First Name:	<input type="checkbox"/> Ms. <input type="checkbox"/> Mrs. <input type="checkbox"/> Mr.								
Family Name:	<input type="checkbox"/> Male <input type="checkbox"/> Female								
2. Policy Number	O I G <input type="text"/>								
3. Date of Birth	<input type="text"/>								
4. Nature of Job	<input type="checkbox"/> Business Owner <input type="checkbox"/> Employee								
5. In case of employee, please provide employer address									
Address	<table><tr><td>Building:</td><td><input type="text"/></td></tr><tr><td>Street:</td><td><input type="text"/></td></tr><tr><td>PO Box:</td><td><input type="text"/></td></tr><tr><td>City:</td><td>Country:</td></tr></table>	Building:	<input type="text"/>	Street:	<input type="text"/>	PO Box:	<input type="text"/>	City:	Country:
Building:	<input type="text"/>								
Street:	<input type="text"/>								
PO Box:	<input type="text"/>								
City:	Country:								
6. Telephone	<input type="text"/>								

2. General Details	
1. Physician Name	<input type="text"/>
2. Address	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
Date of first visit	<input type="text"/>



2. General Details (continued)	
3. Were you hospitalized	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please specify the dates	<input type="text"/>
4. Were you disabled because of the accident or illness?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please specify the date when you had to stop working because of the event	<input type="text"/>
5. Have you resumed work?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please specify date	<input type="text"/>
If no, when will you resume work	<input type="text"/>

3. Accident Details (to be filled in case of accident only)	
1. Date of Accident	<input type="text"/>
2. Place and time	<input type="text"/>
3. Event Details	<input type="text"/>
4. Please give details of the injuries you had. Specify left/right for eyes, legs, foot	<input type="text"/>
5. Witnesses	
Name	Address
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
6. Name and Address of Police Station where accident was reported	<input type="text"/>



4. Illness Details (to be filled in case of Critical Illness only)

5. Bank Details

[illegible]

6. Authorization

I hereby authorize Sukoon Insurance PJSC (hereinafter referred to as "Sukoon") to wire transfer claim payouts (if any) related to this claim form to the above bank details as filled in by me. I understand that Sukoon reserves its right to use any alternate payout option if required. If ever Sukoon credits more amount than the correct benefit amount due to duplicate or erroneous funds transfer, I authorize Sukoon to revise the transaction and withdraw the overpayment. I will not hold Sukoon responsible in any case of non-credit to the above bank account or if the transaction is delayed or not effected at all for reasons of incomplete/incorrect details filed in by me.

I by signing this form hereby confirm that I am duly legally authorized to fill and claim the policy benefit under the above mentioned policy. I hereby declare that above statements are true in each and every respect. I hereby authorize and provide my unconditional consent to any physician, hospital, insurer, medical information bureau or other organization or person having any records, data or information concerning health history of the deceased life insured to furnish such records, data or information as may be requested by Sukoon or their duly authorized representative to be provided to Sukoon and for Sukoon to further release such received and/or policy and claim related information to any other entity as may be required or requested. I understand that in executing this authorization, I waive the right for such information to be privileged or confidential. I hereby also agree to indemnify and hold harmless Sukoon against all costs, expenses and liabilities which may arise as a result of this claim/claim form including any of the details filled in by me in this claim form. A photocopy of this authorization shall be considered as effective and valid as the original.

the 1990s, the number of people in the United States who are 65 years of age or older has increased by 50 percent. The number of people 75 years of age or older has increased by 100 percent. The number of people 85 years of age or older has increased by 200 percent. The number of people 95 years of age or older has increased by 400 percent. The number of people 100 years of age or older has increased by 1,000 percent. The number of people 105 years of age or older has increased by 2,000 percent. The number of people 110 years of age or older has increased by 4,000 percent. The number of people 115 years of age or older has increased by 8,000 percent. The number of people 120 years of age or older has increased by 16,000 percent. The number of people 125 years of age or older has increased by 32,000 percent. The number of people 130 years of age or older has increased by 64,000 percent. The number of people 135 years of age or older has increased by 128,000 percent. The number of people 140 years of age or older has increased by 256,000 percent. The number of people 145 years of age or older has increased by 512,000 percent. The number of people 150 years of age or older has increased by 1,024,000 percent. The number of people 155 years of age or older has increased by 2,048,000 percent. The number of people 160 years of age or older has increased by 4,096,000 percent. The number of people 165 years of age or older has increased by 8,192,000 percent. The number of people 170 years of age or older has increased by 16,384,000 percent. The number of people 175 years of age or older has increased by 32,768,000 percent. The number of people 180 years of age or older has increased by 65,536,000 percent. The number of people 185 years of age or older has increased by 131,072,000 percent. The number of people 190 years of age or older has increased by 262,144,000 percent. The number of people 195 years of age or older has increased by 524,288,000 percent. The number of people 200 years of age or older has increased by 1,048,576,000 percent. The number of people 205 years of age or older has increased by 2,097,152,000 percent. The number of people 210 years of age or older has increased by 4,194,304,000 percent. The number of people 215 years of age or older has increased by 8,388,608,000 percent. The number of people 220 years of age or older has increased by 16,777,216,000 percent. The number of people 225 years of age or older has increased by 33,554,432,000 percent. The number of people 230 years of age or older has increased by 67,108,864,000 percent. The number of people 235 years of age or older has increased by 134,217,728,000 percent. The number of people 240 years of age or older has increased by 268,435,456,000 percent. The number of people 245 years of age or older has increased by 536,870,912,000 percent. The number of people 250 years of age or older has increased by 1,073,741,824,000 percent. The number of people 255 years of age or older has increased by 2,147,483,648,000 percent. The number of people 260 years of age or older has increased by 4,294,967,296,000 percent. The number of people 265 years of age or older has increased by 8,589,934,592,000 percent. The number of people 270 years of age or older has increased by 17,179,869,184,000 percent. The number of people 275 years of age or older has increased by 34,359,738,368,000 percent. The number of people 280 years of age or older has increased by 68,719,476,736,000 percent. The number of people 285 years of age or older has increased by 137,438,953,472,000 percent. The number of people 290 years of age or older has increased by 274,877,906,944,000 percent. The number of people 295 years of age or older has increased by 549,755,813,888,000 percent. The number of people 300 years of age or older has increased by 1,099,511,627,776,000 percent. The number of people 305 years of age or older has increased by 2,199,023,255,552,000 percent. The number of people 310 years of age or older has increased by 4,398,046,511,104,000 percent. The number of people 315 years of age or older has increased by 8,796,093,022,208,000 percent. The number of people 320 years of age or older has increased by 17,592,186,044,416,000 percent. The number of people 325 years of age or older has increased by 35,184,372,088,832,000 percent. The number of people 330 years of age or older has increased by 70,368,744,177,664,000 percent. The number of people 335 years of age or older has increased by 140,737,488,355,328,000 percent. The number of people 340 years of age or older has increased by 281,474,976,710,656,000 percent. The number of people 345 years of age or older has increased by 562,949,953,421,312,000 percent. The number of people 350 years of age or older has increased by 1,125,899,906,842,624,000 percent. The number of people 355 years of age or older has increased by 2,251,799,813,685,248,000 percent. The number of people 360 years of age or older has increased by 4,503,599,627,370,496,000 percent. The number of people 365 years of age or older has increased by 9,007,199,254,740,992,000 percent. The number of people 370 years of age or older has increased by 18,014,398,509,481,984,000 percent. The number of people 375 years of age or older has increased by 36,028,797,018,963,968,000 percent. The number of people 380 years of age or older has increased by 72,057,594,037,927,936,000 percent. The number of people 385 years of age or older has increased by 144,115,188,075,855,872,000 percent. The number of people 390 years of age or older has increased by 288,230,376,151,711,744,000 percent. The number of people 395 years of age or older has increased by 576,460,752,303,423,488,000 percent. The number of people 400 years of age or older has increased by 1,152,921,504,606,846,976,000 percent. The number of people 405 years of age or older has increased by 2,305,843,009,213,693,952,000 percent. The number of people 410 years of age or older has increased by 4,611,686,018,427,387,904,000 percent. The number of people 415 years of age or older has increased by 9,223,372,036,854,775,808,000 percent. The number of people 420 years of age or older has increased by 18,446,744,073,709,551,616,000 percent. The number of people 425 years of age or older has increased by 36,893,488,147,419,103,232,000 percent. The number of people 430 years of age or older has increased by 73,786,976,294,838,206,464,000 percent. The number of people 435 years of age or older has increased by 147,573,952,589,676,412,928,000 percent. The number of people 440 years of age or older has increased by 295,147,905,179,352,825,856,000 percent. The number of people 445 years of age or older has increased by 590,295,810,358,705,651,712,000 percent. The number of people 450 years of age or older has increased by 1,180,591,620,717,411,303,424,000 percent. The number of people 455 years of age or older has increased by 2,361,183,241,434,822,606,848,000 percent. The number of people 460 years of age or older has increased by 4,722,366,482,869,645,213,696,000 percent. The number of people 465 years of age or older has increased by 9,444,732,965,739,290,427,392,000 percent. The number of people 470 years of age or older has increased by 18,889,465,931,478,580,854,784,000 percent. The number of people 475 years of age or older has increased by 37,778,931,862,957,161,709,568,000 percent. The number of people 480 years of age or older has increased by 75,557,863,725,914,323,419,136,000 percent. The number of people 485 years of age or older has increased by 151,115,727,451,828,646,838,272,000 percent. The number of people 490 years of age or older has increased by 302,231,454,903,657,293,676,544,000 percent. The number of people 495 years of age or older has increased by 604,462,909,807,314,587,353,088,000 percent. The number of people 500 years of age or older has increased by 1,208,925,819,614,629,174,706,176,000 percent. The number of people 505 years of age or older has increased by 2,417,851,639,229,258,349,412,352,000 percent. The number of people 510 years of age or older has increased by 4,835,703,278,458,516,698,824,704,000 percent. The number of people 515 years of age or older has increased by 9,671,406,556,917,033,397,649,408,000 percent. The number of people 520 years of age or older has increased by 19,342,813,113,834,066,795,298,816,000 percent. The number of people 525 years of age or older has increased by 38,685,626,227,668,133,590,597,632,000 percent. The number of people 530 years of age or older has increased by 77,371,252,455,336,267,181,195,264,000 percent. The number of people 535 years of age or older has increased by 154,742,504,910,672,534,362,390,528,000 percent. The number of people 540 years of age or older has increased by 309,485,009,821,345,068,724,781,056,000 percent. The number of people 545 years of age or older has increased by 618,970,019,642,690,137,449,562,112,000 percent. The number of people 550 years of age or older has increased by 1,237,940,039,285,380,274,899,124,224,000 percent. The number of people 555 years of age or older has increased by 2,475,880,078,570,760,549,798,248,448,000 percent. The number of people 560 years of age or older has increased by 4,951,760,157,141,521,099,596,496,896,000 percent. The number of people 565 years of age or older has increased by 9,903,520,314,283,042,199,193,993,792,000 percent. The number of people 570 years of age or older has increased by 19,807,040,628,566,084,398,387,98

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1. *Journal of the American Medical Association*, 2000; 284: 2689-2695.