

Circular no: IRDAI/NL/CIR/MISC/21/01/2023

19th January, 2023

CEOs /CMDs of all General Insurance Companies

Re: Guidelines on Insurance claims of victims of Subsidence and Landslides in the calamity affected areas in the State of Uttarakhand.

As you are aware, Subsidence and Landslide have caused loss to property in some areas in the State of Uttarakhand. There is an urgent need for the general insurers to take immediate steps to mitigate the hardships of the affected insured population by ensuring immediate registration and settlement of eligible claims.

2. You are advised to initiate immediate steps for quick registration and disposal of claims on the following lines: -
 - a. Please nominate a senior officer at the company level who would act as a Nodal Officer in the affected districts of Uttarakhand. The Nodal Officer would be coordinating the receipt, processing, and settlement of all eligible claims. The Nodal officer should contact the designated officers of the State Govt. immediately and be in regular contact thereafter.
 - b. It needs to be ensured that all claims are surveyed immediately and claim payments/on account payments are disbursed at the earliest and in any case not exceeding the stipulated time-line.
 - c. Adequate number of surveyors may be engaged immediately as required and, if need be, consider engaging surveyors from neighboring areas as well.
 - d. You are also requested to launch extensive awareness campaign duly highlighting the measures taken by you.
 - e. The Insurers shall encourage the policyholders to use electronic communication wherever possible for correspondence while intimating the claim and filing all the relevant documents. Efforts shall be made to ensure that digital processes are resorted to the extent possible for assessment of claims.

3. We request you to take urgent steps for expeditious settlement of claims in the affected areas and maintain the details of the same. The claims data shall be submitted to the Authority on a monthly basis (to nl-returns@irdai.gov.in) in the format enclosed herewith.

D V S Ramesh
Chief General Manager (Non-Life)