

PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY)

CLAIM-CUM-DISCHARGE FORM



Sar utha ke jyo!

(To be submitted preferably within 30 days of death of insured member)

To be filled by the Nominee

(or in case the Nominee is a minor, his/her Appointee¹, and in case of no nomination or the nominee pre-deceasing insured member, the Claimant² legal heirs of the Insured)

Part 1. Details of the deceased member enrolled under PMJJBY

(1) Name:

(2) Address:

(3) Name of Village /Town / City Name of District

(4) Name of State PIN Code

(5) Bank / Post office account number:

(6) Date of death:

(7) Cause of death (accident³, or any other: please specify):

(8) Document(s) attached as proof of death⁴ (or, in case of death due to an accident within 30 days of joining the scheme, proof of accidental death⁵):

(9) Aadhaar number⁶ (Optional):

(10) Income-tax Permanent Account Number:

(PAN)⁶ (Optional):

Part 2. Details of the Nominee:

(or, in case the Nominee is a minor, his/her Appointee¹, and in case of no Nominee or the nominee pre-deceasing insured member, the Claimant² legal heirs of the insured)

1. Name of the Nominee:

2. Age of Nominee:

3. In case the Nominee is a minor, name of the Appointee¹:

4. In case of no nomination or Nominee pre-deceasing the insured member, name of the Claimant²:

5. Proof of death⁴ of Nominee in case of Nominee predeceasing the insured member:

6. Relationship of the Nominee/Claimant with the deceased:

7. Contact mobile number:

8. Contact email address:

9. Contact address:

10. Details of the Nominee/Appointee/Claimant (as the case may be):

(1) Particulars of bank account into which the claim amount is to be remitted:

(a) Account number:

(b) Name of bank:

(c) Branch IFS Code:

(2) Aadhaar number⁶ (Optional):

(3) Income-tax PAN⁶ (Optional):

(4) KYC document⁷ attached as proof of identity:

I hereby declare that details submitted above are true to the best of my knowledge, the documents attached in support of this claim are genuine, and I have not claimed the amount payable under PMJJBY in respect of the deceased member named above earlier or in respect of any other account of the deceased with any bank or post office.

Date:

Place:

SIGN HERE

(Signature of nominee/appointee1/claimant2)

Attached documents

- (1) Proof of death⁴ of the insured member (Proof of death due to accident if death is within 30 days of joining / rejoining the policy)
- (2) Aadhaar number and PAN number⁶ of deceased member and Nominee/Appointee/Claimant (Optional)
- (3) KYC document⁷ in respect of the Nominee/Appointee/Claimant
- (4) First two pages of passbook, or bank / post office account statement showing account details, or cancelled cheque of the account of Nominee/Appointee/Claimant.
- (5) Proof of death⁴ of Nominee,, in case the nominee has predeceased the insured member
- (6) Proof of claimant being the legal heir, in case claimant is other than Nominee/Appointee
- (7) Advance receipt for discharge of claim, duly filled in and signed

To be filled by the bank / Post office from enrolment data or data of bank/ post office

Part 3: Details in respect of the deceased insured member

1. Bank / Post office account number
(as per bank's CBS/ post office records):
2. Bank / Post office name:
3. Branch name:
4. Branch IFS Code:
5. Name of father/husband of the deceased member:
6. Date of birth (as per KYC document):
7. Name of the Insurer:
8. Name of the Nominee:
9. Date of debit of premium from the bank / post office account:
10. Date of remitting the premium into insurer's account:

It is certified that the above information is true as per PMJJBY enrolment data and bank /post office records.

Date: DDMMYYYY

Place:

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Seal

SIGN HERE

(Signature and seal of the authorised
official of the bank/ post office)

PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA Advance receipt for discharge of claim

In consideration of approval of my claim referred above, I hereby accept from _____ (name of the insurer) the sum of Rupees two lakh only, in full and final settlement and discharge of my claim under the said policy covering insurance in respect of member Shri/Ms _____.

Name of Witness: _____

Address:

SIGN HERE

Signature of the Witness

Date:

Place:

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SIGN HERE

Signature of Nominee/Appointee/Claimant

Countersignature of authorised official of the bank / post office

Date:

Name: _____

Name of bank / post office: _____

Branch: _____

Office stamp

Useful information for Claimants

- ¹ The Appointee is the person named by the deceased member in his PMJJBY enrolment form where the Nominee is a minor.
- ² A Claimant where there is no nomination or the Nominee has predeceased the insured member shall be one who is a legal heir and submits a succession certificate or legal heir certificate issued by a competent court or authority.
- ³ Accident means a sudden, unforeseen and involuntary event caused by external, violent and visible means. No claim shall be payable in case of death occurring within 30 days from the date of joining/rejoining the policy, except in case of death due to accident.
- ⁴ Document in support of proof of death may be any of the following:
 - (i) Death certificate (issued by the registrar of births and deaths appointed by the state government for the local area)
 - (ii) Hospital discharge summary/certificate in respect of the deceased person, specifying his/her name, father's/husband's name, address and the date, time and cause of death
 - (iii) Certificate issued by the last attending Registered Medical Practitioner (doctor registered with the Indian Medical Council) in respect of the deceased person, specifying his/her name, father's/husband's name, address and the date, time and cause of death, which should be counter signed with his/her seal by a Gazetted officer of the Central or the State Government or by an officer of the deceased account holder's bank or any public sector bank or any public sector insurer
 - (iv) Certificate issued in respect of the deceased person by the District Magistrate / Collector / Deputy Commissioner of the district concerned, or by any Executive Magistrate (Additional District Magistrate, Sub-Divisional Magistrate, Tehsildar/Talukdar etc.) authorised by him/her, in the form prescribed in the claim settlement procedure for the scheme
- ⁵ Document in support of death due to accident may be any of the following:
 - (1) Any of the documents listed above for proof of death⁴, along with (a) FIR or panchnama and (b) the post mortem report
 - (2) Certificate issued in respect of the insured member by the District Magistrate / Collector / Deputy Commissioner of the district concerned, or by any Executive Magistrate (Additional District Magistrate, Sub-Divisional Magistrate, Tehsildar/Talukdar, etc.) authorised by him/her, in the form prescribed in the claim settlement procedure for the scheme
 - (3) In case of death due to accidents such as snake bite/ fall from tree, etc., hospital record specifying the deceased member's name, father's/husband's name, address and the date, time and cause of death in lieu of (a), (b) and (c) above.
- ⁶ This information is desirable but not mandatory.
- ⁷ Document in support of identity of Nominee/Appointee/Claimant may be Aadhaar card or electoral photo identity card [EPIC] or MGNREGA card or driving license or PAN card or passport

Revised rules for Pradhan Mantri Jeevan Jyoti Bima Yojana (w.e.f. 1.6.2022)

- 1. Details of the scheme:** PMJJBY is an insurance scheme offering life insurance cover for death due to any reason. It is a one-year cover, renewable from year to year. The scheme is offered / administered through LIC and other Life Insurance companies willing to offer the product on similar terms with necessary approvals and tie ups with Banks / Post office for this purpose. Participating banks/ Post office are free to engage any such life insurance company for implementing the scheme for their subscribers.
- 2. Scope of coverage:** All individual account holders of participating banks/ Post office in the age group of 18 to 50 years are entitled to join. In case of multiple bank / Post office accounts held by an individual in one or different banks/ Post office, the person is eligible to join the scheme through one bank/ Post office account only. Aadhaar is the primary KYC for the bank / Post office account.
- 3. Enrolment period:** The cover shall be for one-year period stretching from 1st June to 31st May for which option to join / pay by auto-debit from the designated individual bank / Post office account on the prescribed forms will be required to be given by 31st May of every year. Delayed enrolment for prospective cover is possible with payment of pro-rata premium as described below;
 - a) For enrolment in June, July and August – Full Annual Premium of Rs.436/- is payable.
 - b) For enrolment in September, October, and November – pro rata premium of Rs. 342/- is payable
 - c) For enrolment in December, January and February – pro rata premium of Rs. 228/- is payable.
 - d) For enrolment in March, April and May – pro rata premium of Rs. 114/- is payable.Lien period of 30 days shall be applicable from the date of enrolment.
- 4. Enrolment Modality:** The cover shall be for one-year period stretching from 1st June to 31st May for which option to join / pay by auto-debit from the designated individual bank / Post office account on the prescribed forms will be required to be given by 31st May of every year. Delayed enrolment for prospective cover is possible with payment of pro-rata premium as laid down in above para. For subscribers enrolling for the first time on or after 1st June 2021, insurance cover shall not be available for death (other than due to accident) occurring during the first 30 days from the date of enrolment into the scheme (lien period) and in case of death (other than due to accident) during lien period, no claim would be admissible. Individuals who exit the scheme at any point may re-join the scheme in future years. The exclusion of insurance benefits during the lien period shall also apply to subscribers who exit the scheme during or after the first year, and rejoin on any date on or after 01st June 2021. In future years, new entrants into the eligible category or currently eligible individuals who did not join earlier or discontinued their subscription shall be able to join while the scheme is continuing subject to the 30 days lien period described above.
- 5. Benefits:** Rs.2 lakh is payable on member's death due to any cause.
- 6. Premium:** Rs.436/- per annum per member. The premium will be deducted from the account holder's bank / Post office account through 'auto debit' facility in one instalment, as per the option given, at the time of enrolment under the scheme. Delayed enrolment for prospective cover after 31st May will be possible with payment of pro-rata premium as laid down in para 3 above. The premium would be reviewed based on annual claims experience.

7. Eligibility Conditions: Individual bank/Post office account holders of the participating banks/ Post office aged between 18 years (completed) and 50 years (age nearer birthday) who give their consent to join / enable auto-debit, as per the above modality, will be enrolled into the scheme.

8. Master Policy Holder: Participating Banks/ Post office are the Master policy holders. A simple and subscriber friendly administration & claim settlement process has been finalized by LIC / other insurance companies in consultation with the participating banks / Post office.

9. Termination of assurance: The assurance on the life of the member shall terminate on any of the following events and no benefit will become payable there under:

- 1) On attaining age 55 years (age near birth day) subject to annual renewal up to that date (entry, however, will not be possible beyond the age of 50 years).
- 2) Closure of account with the Bank/ Post office or insufficiency of balance to keep the insurance in force.
- 3) In case a member is covered under PMJJBY with LIC of India / other insurer through more than one account and premium is received by LIC / other company inadvertently, insurance cover will be restricted to Rs. 2 lakh and the premium paid for duplicate insurance(s) shall be liable to be forfeited.
- 4) If the insurance cover is ceased due to insufficient balance on due date or due to exit from the scheme, the same can be reinstated on receipt of appropriate premium as mentioned in Para 3 above, subject however to the cover being treated as fresh and the 30 days lien clause being applicable.
- 5) Participating Banks shall remit the premium to insurance companies in case of regular enrolment on or before 30th of June every year and in other cases in the same month when received.

10. Administration: The scheme, subject to the above, is administered by the LIC P&GS Units / other insurance company setups. The data flow process and data proforma has been informed separately.

It is the responsibility of the participating bank/ Post office to recover the appropriate premium in one instalment, as per the option, from the account holders on or before the due date through 'auto-debit' process.

Enrolment form / Auto-debit authorization / Consent cum Declaration form in the prescribed proforma shall be obtained and retained by the participating bank/ Post office. In case of claim, LIC / insurance company may seek submission of the same. LIC / Insurance Company reserve the right to call for these documents at any point of time.

The acknowledgement slip may be made into an acknowledgement slip-cum-certificate of insurance.

The experience of the scheme will be monitored on yearly basis for re-calibration etc., as may be necessary.

11. Appropriation of Premium:

	Appropriation of Premium Where:	Full Annual Premium of Rs.436/- collected	Rs.342/- collected in the 2 nd quarter of risk Period	Rs.228/- collected in the 3 rd quarter of risk period	Rs.114/- is collected in the 4 th quarter of risk period
01	Insurance Premium to LIC/ Insurance Company	Rs.419/-	Rs.329/-	Rs.219/-	Rs.110/-
02	Payment of administrative and operational cost to the Bank which is inclusive of annual commission to be paid to the Business Correspondents, agents, etc.	Rs.17/-	Rs.13/-	Rs.9/-	Rs.4/-

Note: The amount of reimbursement of expenses specified in item 2) saved in case of voluntary enrolment by an accountholder through electronic means shall be passed on as a benefit to the subscriber by correspondingly reducing the amount of the Insurance Premium payable specified in item "Appropriation of Premium Where:").

The date of commencement of the scheme is 1st June 2015. The annual renewal date shall be each successive 1st of June in subsequent years.

The scheme is liable to be discontinued prior to commencement of a new future renewal date if circumstances so require.

HDFC Life Insurance Company Limited (HDFC Life). CIN: L65110MH2000PLC128245. IRDAI Registration No.101.

Regd. Off: 13th Floor, Lodha Excelus, Apollo Mills Compound, N.M. Joshi Marg, Mahalaxmi, Mumbai - 400 011.

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