

**PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY)  
CLAIM-CUM-DISCHARGE FORM**

(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 appointee<sup>1</sup>, and in case of no nomination or the nominee pre-deceasing insured member, the claimant<sup>2</sup> legal heirs of the insured)*

**Part 1. Details of the deceased member enrolled under PMJJBY**

- (1) Name:
- (2) Address:
- (3) Bank / Post office account number:
- (4) Date of death:
- (5) Cause of death (accident<sup>3</sup>, or any other: please specify):
- (6) Document(s) attached as proof of death<sup>4</sup> (or, in case of death due to an accident within 45 days of joining the scheme, proof of accidental death<sup>5</sup>):
- (7) Aadhaar number<sup>6</sup>(Optional):
- (8) Income-tax Permanent Account Number (PAN)<sup>6</sup> (Optional):

**Part 2. Details of the nominee:**

*(or, in case the nominee is a minor, his/her appointee<sup>1</sup>, and in case of no nomination or the nominee pre-deceasing insured member, the claimant<sup>2</sup> 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 appointee<sup>1</sup>:
4. In case of no nomination or nominee pre-deceasing the insured member, name of the claimant<sup>2</sup>:
5. Proof of death<sup>4</sup> 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 number<sup>6</sup>(Optional):
  - (3) Income-tax PAN<sup>6</sup>(Optional):
  - (4) KYC document<sup>7</sup> 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:

(Signature of nominee/appointee<sup>1</sup>/claimant<sup>2</sup>)

**Attached documents:**

- (1) Proof of death<sup>4</sup> of the insured member (Proof of death due to accident if death is within 45 days of joining / rejoining the policy)
- (2) Aadhaar number and PAN number<sup>6</sup> of deceased member and nominee / appointee / claimant (Optional)
- (3) KYC document<sup>7</sup> 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 death<sup>4</sup> 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.

Place:

Date:

(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  
\_\_\_\_\_.

Signature of the witness

Name of witness:

Address:

Signature of nominee/appointee/claimant

Date:

Countersignature of authorised official of the bank / post office

Date:

Name:

Name of bank / post office:

Branch:

Office stamp:

## Useful information for claimants

- <sup>1</sup> The appointee is the person named by the deceased member in his PMJJBY enrolment form where the nominee is a minor.
- <sup>2</sup> 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.
- <sup>3</sup> 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 45 days from the date of joining/rejoining the policy, except in case of death due to accident.
- <sup>4</sup> **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 countersigned 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
- <sup>5</sup> **Document in support of death due to accident may be any of the following:**
- (1) Any of the documents listed above for proof of death<sup>4</sup>, 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.
- <sup>6</sup> This information is desirable but not mandatory.
- <sup>7</sup> 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

# PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY)

## CLAIMS PROCEDURE

[Dated: 10.6.2021]

1. Immediately after the occurrence of death of the insured member, claim-cum-discharge form shall be submitted by the nominee (*or in case the nominee is a minor, his/her appointee<sup>1</sup>, and in case of no nomination or the nominee pre-deceasing insured member, the claimant<sup>2</sup> legal heirs of the insured*) to the concerned bank / post office branch, preferably within 30 days from the date of the death.
2. In case of death during within the 45 days from the date of commencement/ rejoining into the policy (in case of fresh enrolment after exiting the policy once or in case of late renewal of the policy), claim shall not be payable, except in case of death due to accident<sup>3</sup>.
3. Bank / post office to check and confirm that the claim form has been submitted with supporting documents as under:
  - a) Proof of death<sup>4</sup> of the insured member (or, in case of death due to an accident within 45 days of joining/ re-joining the scheme, proof of accidental death<sup>5</sup>):
  - b) Aadhaar number and PAN number<sup>6</sup> of deceased member and nominee / appointee / claimant
  - c) KYC document<sup>7</sup> in respect of the nominee / appointee / claimant, as the case may be
  - d) First two pages of passbook, or bank / post office account statement showing account details, or cancelled cheque of the account of the nominee / appointee / claimant, as the case may be
  - e) Proof of death of nominee<sup>4</sup>, in case the nominee has predeceased the insured
  - f) Proof of being legal heir, in case the claimant is other than nominee/appointee
  - g) Advance receipt for discharge of claim, duly filled in and signed
4. The authorized official of the bank / post office shall check the account of the insured member and confirm auto-debit particulars and the account details, nomination, debiting of premium / remittance to insurer and fill up the details of the insured member in the claim form from the enrolment data and records of bank / post office. He will certify the correctness of the information given in the claim form and the duly completed check list for the said claim.
5. Bank / post office to check KYC documents of nominee / appointee / claimant to establish his identity and confirm that claim in respect of the said insured member has not been forwarded to partner insurer by the bank / post office.
6. Bank / post office will forward the claim documents electronically to the designated email id / app of the partner insurer within seven days of the submission of the claim.
7. Insurer will verify and confirm that premium has been remitted for the insured and the insured is included in the list of insured persons in the master policy.
8. Insurer will also confirm whether the said claim under PMJJBY has also been paid by any other insurer or not, by way of a suitable deduplication mechanism. In case the same has been paid, the Insurer may reject the claim.
9. Claim shall be processed by the insurance Company which has issued the master policy for the bank / post office within seven days of its receipt from the bank / post office.
10. The admissible claim amount will be remitted to the bank / post office account of the nominee or appointee or the claimant, as the case may be.

11. In case there is no nomination or the nominee has predeceased the insured member, the admissible claim amount shall be paid to the legal heirs of the insured on production of Succession Certificate/ Legal Heir certificate from the Competent Court/authority.
12. Regardless of the claim being paid/ rejected, the insurer shall send an email/ app-based intimation to the bank / post office and a text message alert to the mobile of the nominee / appointee / claimant, in addition to uploading the same on the Jan Suraksha portal.
13. **Maximum time limit** for bank / post office to forward duly completed claim form to the insurer is seven days and maximum time limit for the insurer to approve claim and disburse money thereafter is seven days.
14. **In case the bank / post office has not remitted the premium amount debited from the account of the insured member within the timeframe referred to in the rules issued by DFS letter F. no. H-12011/2/2015-Ins.II, dated 20.4.2015, the liability of the claim shall be passed on to the bank / post office, and the claim form shall be transmitted to the bank / Department of Posts. In case such a claim reaches the insurer from the bank / post office, the insurer shall transmit it back for settlement of the same, under intimation to the claimant.**

15. The relaxations for accepting proof of death listed in Notes no. 4 and 5 below, in view of pandemic, would be valid up to 30.11.2021 or till further revision, whichever is earlier. For claims pending as on date may also be settled on the basis of these relaxations.

**Notes:**

- <sup>1</sup> The appointee is the person named by the deceased member in his PMJJBY enrolment form where the nominee is a minor.
- <sup>2</sup> 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.
- <sup>3</sup> 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 45 days from the date of joining/rejoining the policy, except in case of death due to accident.
- <sup>4</sup> **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 countersigned with his/her name by a Gazetted officer of the Central or the State Government or by an officer of the deceased person's 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

<sup>5</sup> **Document in support of death due to accident may be any of the following:**

- (1) Any of the documents listed above for proof of death<sup>4</sup>, 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.

<sup>6</sup> This information is desirable but not mandatory.

<sup>7</sup> 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

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**Check List for banks / post offices for settlement of PMJJBY claims by partner insurer**

**(All appropriate documents to be verified and checked by the bank / post office and blanks to be filled up)**

01	Name of the Account Holder (Insured member)	
02	Bank / post office account number	
03	To check and confirm that the date of death falls within the policy period	
04	Date of debit of premium to the bank / post office account on: (Copy of Passbook to be attached and certified)  Date of remittance to the insurer on:	...../...../.....  ...../...../.....
05	To check eligibility of the benefit transfer from the following:  <b>Any of the following KYC document of the insured member with the bank / post office:</b> AADHAAR card or Electoral Photo Identity Card (EPIC) or MGNREGA card or Driving License or PAN card or Passport  <b>Age of insured</b> as per eligibility of scheme	
06	To check that the duly completed claim form is submitted along with the following documents: a) Proof of death <sup>4</sup> of the insured member (Proof of death due to accident if death is within 45 days of joining / rejoining the policy) b) Aadhaar number and PAN number <sup>6</sup> of deceased member and nominee / appointee / claimant c) KYC document <sup>7</sup> in respect of the nominee / appointee / claimant d) First two pages of passbook, or bank / post office account statement showing account details, or cancelled cheque of the account of nominee / appointee / claimant. e) Proof of death <sup>4</sup> of nominee, in case the nominee has predeceased the insured member f) Proof of claimant being the legal heir, in case claimant is other than nominee/appointee g) Advance receipt for discharge of claim, duly filled in and signed	
07	<b>Verification of details of nominee/claimant</b>  1. Check details of nominee from enrolment data / form 2. Confirm that nominee is not minor. In case of minor nominee, appointee named by the insured member in the enrolment form would be the claimant	

**Check List for banks / post offices for settlement of PMJJBY claims by partner insurer**

**(All appropriate documents to be verified and checked by the bank / post office and blanks to be filled up)**

	<p>3. If there is no nomination or the nominee has predeceased the insured member, claimant should be one of the legal heirs of the member</p> <p>4. Check KYC proof submitted by the nominee/claimant. Acceptable KYC document may be any of the following: AADHAAR card or Electoral Photo Identity Card (EPIC) or MGNREGA card or Driving License or PAN card or Passport</p> <p>5. Bank / post office account details of nominee/ appointee/ claimant to be checked and confirmed from the first two pages of his passbook, or bank / post office account statement showing account details, or cancelled cheque of the applicant's account.</p>	
08	Bank / post office to confirm that the said claim has not been forwarded to Insurer earlier by the bank / post office	
09	Bank / post office to forward the claim documents and the signed checklist electronically to the designated email id / app of the partner insurer within seven days of receipt of the claim.	
10	Bank / post office to upload claims data on Jansuraksha portal [ <a href="https://www.jansuraksha.gov.in/MIS">https://www.jansuraksha.gov.in/MIS</a> ].	

(Signature)

Name and designation of authorized officer of bank / post office

Date:

Office seal

**Notes:**

<sup>1</sup> The appointee is the person named by the deceased member in his PMJJBY enrolment form where the nominee is a minor.

<sup>2</sup> 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.

<sup>3</sup> 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 45 days from the date of joining/rejoining the policy, except in case of death due to accident.

**Check List for banks / post offices for settlement of PMJJBY claims by partner insurer**

**(All appropriate documents to be verified and checked by the bank / post office and blanks to be filled up)**

**<sup>4</sup> 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 countersigned 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

**<sup>5</sup> Document in support of death due to accident may be any of the following:**

- (1) Any of the documents listed above for proof of death<sup>4</sup>, 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.

<sup>6</sup>This information is desirable but not mandatory.

<sup>7</sup> 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

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