



## STANDARD OPERATING PROCEDURE (SOP)

Personal Accident Insurance (Death) Cover, Air Accident (Death) Cover and Disability Cover For Defence  
Salary/pensioner Package Account Holder Of SBI

### STEP BY STEP GUIDE FOR PROMPT SETTLEMENT OF PERSONAL ACCIDENT INSURANCE CLAIMS

#### 01 Insurance Company

Period of Accidental death  
04-01-2023 to 03-01-2024

Insurance Co  
The Oriental Insurance Company Limited

Correspondence Address for Claim Submission  
The Oriental Insurance Company Limited.  
SBI GPA CLAIMS CELL, Mumbai Regional Office 1, 2nd Floor, Oriental House, 7,  
J Tata Road, Churchgate, Mumbai-400020.

*Please confirm the Insurance Company and Address before initiation.*

#### 02 Claim Process - 2 Stages

##### Stage 1

Intimation of death/disability to Insurance Co. within 90 days of death/disability on Annexure D4 (Form may be downloaded from the below link or SBI branch)  
<https://bank.sbi/web/salary-account/accident-insurance>

##### Stage 2

Claim Form (Annexure 05) to be submitted within 180 days of Accidental death, directly to Insurance co. along with Annexure 06, 07 and other document as per the checklist given in Annexure 05. (Form may be downloaded from the given link or SBI branch)

##### For Disability Claims

Claim Form (Annexure 08) to be submitted directly to Insurance co. along with Annexure 09, 10 and other documents as per the checklist given in Annexure 09. (Form may be downloaded from the given link or SBI branch)

#### 03 Claim Status Enquiry

ARIBL has been appointed as a Facilitator for Group Personal Accident Insurance.

M/s Anand Rathi Insurance Brokers Ltd, (ARIBL), Regent Chambers, 10th floor, Jamnalal Bajaj Road, Nariman Point, Mumbai-400021.  
E-mail: [palhelpdesk@rathi.com](mailto:palhelpdesk@rathi.com) | Contact No: 022-49093006, 18001238733

#### Contact Officials of M/s Anand Rathi

Ganshyam Suthar  
Assistant Manager  
7627085814  
[ganshyamsuthar@rathi.com](mailto:ganshyamsuthar@rathi.com)

Kunal Balakrishnan  
Assistant Manager  
9167866050  
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Bhupendra Thanekar  
Senior Manager  
9833784147  
[bbupendrathanekar@rathi.com](mailto:bbupendrathanekar@rathi.com)

Assistance may be taken from Defence Banking Advisor their contact details may be obtained from Net/Bank

#### Policy Exclusion

- Death/Disability other than Accident.
- Death/Disability due to disease, Self-inflicted Injury, Suicide.
- Death/Disability under Influence of intoxication liquor/drugs.
- Death beyond 12 months after date of accident.
- Committing any breach of law with criminal intent.
- Death/Disability due to Adventurous sports, Declared War.

\*Terms & Conditions Apply