

# Claim Process

Every claim is a fulfillment of promise made to the policyholder. We are committed towards securing future of your loved ones in a quick and efficient manner. Claim settlement is one of the most important services that an insurance company can provide to its customers. Insurance companies have an obligation to settle claims promptly. It is therefore important that complete set of documents, be submitted with Insurance Provider to support your claim.

## **Claims process:**

- Report a claim immediately to the Insurance / Takaful provider, or the Relationship Manager at Mashreq.
- Reporting a claim within 30 days of its occurrence is a requirement mandated by Provider
- While reporting a claim, provide Policy number, Date, Cause and Place of Death/ Disability
- The claim reported will be evaluated and claimant may need to provide necessary documents to Insurance Provider
- Upon receiving the complete set of documents, Insurance Provider will register the claim
- If the claim is approved, discharge receipt will be sent along with confirmation of the claim amount payable.
- Upon receipt of the duly signed and stamped discharge receipt, the settlement amount will be transferred to the Claimant's Bank account

## **List of documents required for claims settlement**

- Beneficiary's Claim Form
- Physician's statement Form
- Death Certificate (if death outside UAE, original death certificate to be submitted attested by UAE consulate/Embassy from the country of death to be submitted)
- Medical report from the Physician who last attended the deceased in case cause of death is not mentioned in the death certificate.
- Photocopy of the deceased's passport showing valid UAE residence visa and date of birth. (If death occurs outside U.A.E, kindly provide the copy of Passport page having date of exit from UAE stamped.)
- Police Report In case of Accidental Death

Above listed are our routine documents/procedure to process a claim, Insurance/ Takaful  
 Provider reserves the right to call for further documents based on the routine evidence.

Provider's contact details:

<b>Provider</b>	<b>Email ID</b>	<b>Contact Center</b>
MetLife	<a href="mailto:lifecclaims@metlife.ae">lifecclaims@metlife.ae</a>	+971 4 415 4555
Orient Insurance	<a href="mailto:Orient.service@alfuttaim.com">Orient.service@alfuttaim.com</a>	800 ORIENT (800 674368)
Sukoon	<a href="mailto:life.claims@sukoon.com">life.claims@sukoon.com</a>	800 SUKOON (800 785666)
Sukoon Takaful PJSC	<a href="mailto:customercare@sukoontakaful.com">customercare@sukoontakaful.com</a>	Toll Free: 800 272262 Overseas: +971 4 2824403
SALAMA Islamic Arab Insurance	<a href="mailto:claims@salamalife.ae">claims@salamalife.ae</a>	800-SALAMA (800-725262)
Zurich International	<a href="mailto:helppoint.uae@zurich.com/">helppoint.uae@zurich.com/</a> <a href="mailto:benefit.claims@zurich.com">benefit.claims@zurich.com</a>	+971 4 363 4567
Utmost International (Quilter/Old Mutual International)	<a href="mailto:iomaskonline@utmostinternational.com">iomaskonline@utmostinternational.com</a>	+ 44 (0)1624 655555
LIC International	<a href="mailto:mail@licinternationaluae.com">mail@licinternationaluae.com</a>	+971 4 3354858