

# Prabhu Life Insurance Ltd.

## Citizen Charter

SN	Service	Required Documents	Charges	Timeframe	Responsible Officers		
					Primary	Secondary	Tertiary
1.	Inquiry about insurance products	Telephone/ face to face conversation	None	Immediately	Authorized agents of the company or any office of the company	Branch Manager of the nearest branch	Province Head
2.	Issuance of Insurance Policy	Submission of following documents: 1. Proposal Form 2. Health Details form 3. Valid Identification Document issued by government authority 4. Photograph of the proposer & nominee 5. Customer Due Diligence form 6. Agent's report 7. Medical checkup report (as required)	Defined Insurance Premium	Upon receipt of premium against accepted proposals	OPI / concerned BM / BI	Province Head	Head of Underwriting Department
3.	Amendment of issued policy	Submit application along with the document justifying reason of amendment	None	Within the day of application	OPI / concerned BM / BI	Province Head	Head of Underwriting Department
4.	Request of a copy of policy	Submit application	Notice Publishing Cost (Actual) + NRs. 200 for administrative cost	If no claim is filed within the timeframe provided in the notice, within 1 day of the last date of notice	OPI / concerned BM / BI	Province Head	Head of Claims Department
5.	Revival of Policy	Application along with health declaration form & medical examination report (as required)	As applicable	7 days	OPI / concerned BM / BI	Province Head	Head of Claims Department

6.	Claim Payment	<p>1. Maturity Claim Application along with original policy document, discharge voucher and certified copy of identification document (issued by government authority)</p> <p>2. Death Claim Claim form filled up by nominee, identification document of the nominee (of</p>	Postal Stamp as required	<p>1 day</p> <p>Within the timeframe specified in Insurance Act/Rules from the date of submission of all the required documents</p>	OPI / concerned BM / BI	Head of Claim Department	Chief Executive Officer
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		<p>the legal guardian in case nominee is a minor), death certificate, relationship certificate, death registration certificate.</p> <p>3. Accident Claim Following documents in addition to those under (2) above: Police report, post mortem report &amp; Spot accident report. (Additional documents maybe asked to be submitted if required under the company's claim handling procedure)</p>					
7.	Loan against policy	Application along with original policy document	Postal Stamp as required	7 days	OPI / concerned BM / BI	Head of Claim Department	Chief Executive Officer
8.	Payment of Surrender/Paidup value	Application along with documents as per 6(1) above	Postal Stamp as required	7 days	OPI/ concerned BM / BI	Head of Claim Department	Chief Executive Officer
9.	Action against breach of privacy and as per company's whistleblowing policy (hyperlink)	Written application/e-mail as per company's Privacy Policy (hyperlink)	None	Dependent upon severity of the Case	PH/Branch Manager / BI	Chief Operating Officer	Compliance Officer