1. Standard Claim Documentation

- Claim form duly filled by USFB.
- FIR / Intimation Letter.
- USFB account statement reflecting the disputed transactions with date and timestamps.
- Hot listing details confirmation.
- Chargeback details confirmation.
- SMS details, if mobile number is already registered with the Bank.
- Proof of reimbursement to account holder by USFB.
- Complete passport copy (in case of international disputed transactions).
- Photocopy of Debit card
- Certificate from Bank certifying the Date & time of blocking of Debit Card after intimation from cardholder regarding the loss of the same
- Any other document as required.

1. **Anand Rathi Insurance Broker Ltd (ARIBL) & The Oriental Insurance Company (OIC)** – Claim Process

Intimation Received by Bank:

- Bank receives intimation regarding fraud/unauthorized transaction.
- Bank blocks the debit card and must inform OICL immediately or within 30 days from blocking the card.

ARIBL Shares with Insurance Office:

- OICL office shall receive Intimation within 30 days from Blocking of Card.
- ARIBL will share the documents received by the bank for processing with in 60 days from blocking the cards.

ARIBL Notified:

- Bank notifies ARIBL about the fraud/unauthorized transaction and card blockage.
- Bank share documents like Claim Form, F.I.R., and other necessary documents to ARIBL for reviewing.

Insurance Company Registers the Claim:

- OIC registers the claim and share claim number with ARIBL
- OIC deputes an investigator for document verification and investigation, case to case basis.

Insurance Co Processes the Claim:

- OIC evaluates the claim based on the investigator's report and other relevant details.
- Additional documents may be asked depending upon the claim, cases to case basis.

Ruchi

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Claim Outcome:

- Option (i): Insurance Co. pays the claim if the loss is admissible and covered.
- Option (ii): Insurance Co. rejects the claim if the loss is not admissible and not covered.

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