



PUNJAB LIFE INSURANCE COMPANY LIMITED (PLIC)

GROUP LIFE INSURANCE

Claim Intimation & Submission Procedure

A Reference Guide for Corporate Clients

This document outlines the complete procedure that employers (**Group Life policyholders**) must follow to intimate and submit death or disability claims for employees — from initial notification through to claim settlement.



1 CLAIM INTIMATION:

If you are a Group Life customer and wish to initiate a death or disability claim for an employee, the following procedure must be strictly followed to ensure timely processing.

The employer must immediately notify Punjab Life Insurance Company Limited regarding the claim, including:

- ✓ Date of death / disability
- ✓ Cause of death / disability
- ✓ Employee identification details



2 SUBMISSION CHANNELS:

To ensure timely registration and processing of claims, the employer must submit the claim intimation through the following channels:

a. Email Submission:

Claim intimation must be sent simultaneously for official record initiation to the recipients below:

Communication	Email Address / Contact	Responsibility
To	corporate.sales@punjablife.com.pk	Primary recipient for claim intimation and official record initiation
	ahmed.saeedi@punjablife.com.pk	Senior Lead Life Claims Department
Cc	syed.waqas@punjablife.com.pk	Head of Policy Administration
	madiha.rasheed@punjablife.com.pk	Senior Business Executive Corporate Sales

b. Physical Submission (Where Required):

Addressed to:

Life Claims Department

Punjab Life Insurance Company Limited (PLIC)

1st Floor, Pakistan Engineering Congress Building, 97-A/D-1,

Liberty Market, Gulberg III,

Lahore.

c. PLIC Life Claim Portal:

To ensure transparency, efficient tracking, and seamless claim processing, claim notification and document submission can also be made through the PLIC Life Claim Portal. Upon receipt of the claim intimation via email and/or portal, the claim will be registered and processed in the Company's claims management system.

- ✓ The employer must upload all initial claim details and available documents on the PLIC Life Claim Portal
- ✓ This requirement is mutually agreed and binding for both parties (Insurer & Policyholder)
- ✓ Upon receipt of intimation through email and/or portal, the claim will be registered in the system



3 CLAIM REGISTRATION & FORMS ISSUANCE:

After registration, PLIC will issue:

- ✓ Claim Registration Confirmation Letter (via email & WhatsApp)
- ✓ Claim Forms with detailed instructions

Claim Forms:

- **Form A – Employer Statement:** To be completed by the employer, including employee details, occupational information, and circumstances leading to death/disability.
- **Form B – Medical Attendant Statement:** To be completed by the last medical attendant, including medical history, cause and circumstances of death/disability, and classification (Natural / Accidental / Temporary / Permanent Disability assessment where applicable).



4 CLAIM DECISION:

✓ Approved Claim

- Approval issued
- Payment processed to claimant / nominee

✗ Rejected / Deferred Claim

- Reason communication
- Additional requirements shared (if applicable)



5 INVESTIGATION (IF REQUIRED):

- ✓ If a claim requires investigation, it will be completed as soon as possible
- ✓ Maximum timeline for investigation completion: 90 days from receipt of last required document



6 CLAIM PROCESSING & PAYMENT

For Death Claims:

- The claim will be reviewed and approved
- Upon approval, payment will be released via Cheque/IBFT to the Group Life policyholder/Employer
- Payment released through approved payment method

For Disability Claims:

- Medical and functional assessment will be reviewed as per policy terms
- Upon approval, disability benefit will be processed as per coverage structure (lump sum or periodic benefit depending on policy terms)
- Payment will be released to the policyholder or insured member as applicable under the policy conditions



7 DOCUMENTS REQUIRED FOR CLAIM PROCESSING:

A. For Death Claims:

- Fully completed and signed Death Claim Form
- Death Certificate issued by competent authority (municipal, NADRA, hospital, or government body)
- CNIC copy of the deceased
- CNIC Cancellation Certificate (NADRA)
- Salary & attendance record (last 3 months)
- Medical/treatment records (if applicable)

For overseas death cases:

- Death certificate from relevant foreign authority
- Airway bill (if remains transported to Pakistan)
- Burial certificate (if burial occurred abroad)

For accidental or unnatural death:

- Police report (FIR)
- Post-mortem / autopsy report (if conducted)
- Newspaper clippings (if available)

B. For Disability Claims:

- Fully completed and signed Disability Claim Form
- Medical report confirming nature and extent of disability
- Hospitalization/treatment records | Police report (if disability is due to accident/injury)
- CNIC copy of insured employee
- Employer certification of employment and salary | Any additional documents as requested by the insurer
- Disability certificate issued by a recognized medical board/government authority
- Diagnostic reports (X-rays, MRI, laboratory tests, etc., where applicable)



8 IMPORTANT NOTES:

-  PLIC reserves the right to request additional documents if required for claim validation
-  All submitted copies must be certified true copies (If required)
-  All documentation must be provided in Urdu or English only



9 PROCESS FLOW:

1	Claim Intimation by Employer
2	Submission via Email / Physical / Portal
3	Claim Registration & Forms Issued
4	Forms & Documents Submitted
5	Review / Investigation (if required)
6	Claim Decision (Approved / Rejected)
7	Payment Processed to Policyholder / Claimant

For queries regarding this procedure, please contact your PLIC Corporate Sales representative or the Life Claims Department.