

IRCTC Claims Document Checklist

A. Documents for Death Benefit Claim:

1. Submit the duly filled in claim form OR written application from beneficiary on plain paper signed by nominee/legal heir. - **Mandatory**
2. Photo identity proof of nominee - **Mandatory**
3. In case if nomination not done OR nominee death: **Mandatory.**
 - a. Legal Heir Certificate (if readily available) OR copy of family Card (confirming names of family members) **Mandatory**
 - b. In case more than 1 legal heirs – notarized affidavit for no-objection from the legal heir on INR 100 non judicial stamp paper. **Mandatory**
 - c. Indemnity Bond on Rs100/- stamp paper signed by all legal heirs.
4. Death confirmed by railway authorities in train accident OR Train Ticket of deceased passenger (if available). **Mandatory**
5. Beneficiary NEFT mandate details i.e., copy of personalized cancelled cheque with account number and account holder name pre-printed OR copy of bank passbook. **Mandatory**

B. Documents for Disablement Claim:

1. Submit the duly filled in claim form OR written application from beneficiary on plain paper signed by nominee/legal heir. - **Mandatory**
2. Medical bills corresponding to doctor's prescription. **Mandatory**
3. Attested copy of disability certificate from treating Surgeon of that Hospital in which the treatment has undergone stating percentage of disability and / Or Copy Of discharge summary mentioning details of disability. **Mandatory**
4. Full Photograph of insured indicating disability. **Mandatory**
5. NEFT details of primary insured member (Copy of personalized cancelled cheque or copy of bank passbook. **Mandatory**
6. Report of the Railway Authority confirming the accident of the train or untoward incident Report of attending doctor confirming the extent of disability. **Not Mandatory**
7. Copy of All X-Ray / Investigation reports and films supporting to disablement. **Not Mandatory**

C. Documents for Hospitalization Expenses for Injury:

1. Report of the Railway Authority confirming the accident of the train or untoward incident. **Not-Mandatory**
2. Claim intimation letter on plain paper mentioning claim amount and bill summary. **Mandatory**
3. Hospital Discharge summary. **Mandatory**
4. Hospital Bills and medical bills corresponding to doctor's prescription. **Mandatory**
5. Advance and final receipts (All receipts shall be numbered, signed and stamped). **Mandatory**

6. Prescriptions for medicines. **Mandatory**
7. Diagnostic Test Reports, X Ray, Scan, ECG and others. **Mandatory**
8. Cash memos/bills for medicines purchased from outside. **Mandatory**
9. NEFT details of primary insured member (Copy of personalized cancelled cheque or copy of bank passbook. **Mandatory**

D. Transportation of Mortal Remains:

1. All bills for transportation. **Mandatory**
*As per actuals claimed by Insured upto 10,000/-

Please contact us using the following modes for any assistance:

Toll Free: 1800 210 3366 / 1800 210 6366 I

Email: irctc.claim@sbigeneral.in