

Claim No: 82122003849

Date:-15-Dec-2021

To,
Mr Thavamony CJ
0 2 J Indira Enclave
52 Narashiman Street Nelson
Monickram Road Chennai
Tamilnadu 600029

Dear Sir / Madam,

Sub: Repudiation of claim under policy no. 0359372586 for life assured of Mr Thavamony Cj.

We would like to inform you that the company had covered the risk for the above said policy on the basis of the facts mentioned in the proposal form. However, on receiving the critical illness claim intimation for the above said policy, the various investigations done, and the various medical records received revealed certain facts, which were known to the life assured and were not disclosed to us. Hence the critical illness claim under above mentioned policy has been declined for the following reason/s:

As per medical records, Mr Thavamony C J was known case of Diabetes mellitus, Hypertension and dyslipidemia for 5 years, which was pre-proposal. This fact was deliberately and fraudulently suppressed in the proposal form dated 11-Mar-2019, with an intention to deceive the Insurer and Induce the Insurer to issue the Policy, resulting into fraud (active concealment of a fact by the insured having knowledge or belief of the fact).

Had these facts been disclosed, the company would not have covered the risk for the above said policy under the same term and conditions. Hence, the claim has been repudiated and policy stands cancelled due to non-disclosure of material fact.

In case you are not satisfied with our decision, you may write to the claims review committee for reconsideration within 30 days of receipt of this letter.

The address for communication is:
Claims Review Committee
Bajaj Allianz Life Insurance Co Ltd
Bajaj Allianz House, 5th floor, Airport Road,
Yerwada, Pune. - 411006
Yours faithfully,

For Bajaj Allianz Life Insurance Company Ltd.



Authorised Signatory

Bajaj Allianz Life Insurance Company Limited

3239858

Regd. Office Address : Bajaj Allianz House, Airport Road, Yerawada, Pune 411 006. Tel (+91 20) 66026777. Fax (+91 20) 66026789.

Toll Free No : 1800 209 7272 E-mail : customercare@bajajallianz.co.in Website : www.bajajallianzlife.com

CIN No. : U66010PN2001PLC015959

Claim No: - 82122003849

1st Feb 2022

To,

Mr Thavamony C. J.
02 J Indira Enclave,
52 Narshiman Street Nelson,
Monickram Road,
Chennai, Tamilnadu 600029



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Dear Sir/ Madam,

Sub: Rejection of Accelerated Critical Illness claim under Master Policy number 0338604180 vide Member policy no 0359372586 on the life of Mr Thavamony C. J.

We are in receipt of your letter regarding the repudiation of claim under the above mentioned policy on the life of Mr Thavamony C.J.. Your appeal has been re-examined by the Claims Review Committee of our company. Based on the facts of the case we regret that Claims Review Committee has not found possible to reverse the earlier decision of repudiation.

It may be brought to your notice that the company had covered the risk for the above mentioned policy solely on the basis of facts as mentioned in the proposal form. As per various investigations done and as per medical records of Life assured was a known case of DM, HTN and dyslipidemia for 5+ years. This fact was deliberately and **fraudulently suppressed in the proposal form dated 11-Mar-2019**, with an intention to deceive the Insurer and induce the Insurer to issue the Policy, resulting into **fraud** (active concealment of a fact by the insured having knowledge or belief of the fact).

Hence the Claim Review Committee has come to a conclusion that the earlier decision of the company as communicated to you, of repudiation of your claim for Accelerated Critical Illness Benefit stands confirmed for non-disclosure of material fact known to Life Assured and was deliberately and willfully concealed in the proposal for insurance.

In case you are not satisfied with our decision, you may write to Insurance Ombudsman on the below mentioned address: Office of the Insurance Ombudsman,
Fatima Akhtar Court,
4th Floor, 453 (old 312), Anna Salai,
Teynampet,
Chennai – 600 018..

Yours Faithfully,
For Bajaj Allianz Life Insurance Co. Ltd

Authorized Signatory

Bajaj Allianz Life Insurance Company Limited

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