



At Union Insurance, we have in place a simple 4-step claim settlement process, to save our policyholders time and effort.

Step 1 : Claim Intimation

The first step involves reporting your claim. You can do this in any one of the following ways, according to your convenience:

- [Toll free number: 800 UIC4U\(84248\)](tel:800UIC4U(84248))
- [E-mail: lifecclaims@unioninsurance.ae](mailto:lifecclaims@unioninsurance.ae)
- Visit your nearest Union Insurance Branch
- Contact your appointed broker/ relationship manager at UIC.

Please note that UIC must be notified about the occurrence, upon which the claim has been based, within 30 days of that occurrence, unless otherwise agreed in writing by us. The notice should be accompanied by evidence that is relevant to the claim; you will find it mentioned in the claims documentation/checklist.

Step 2: Fill Claim Form

Make sure that all the details you have entered are correct to prevent complications from arising later on.

Step 3 : Document Submission

You can submit the requisite documents, along with the claims form, either by courier or hand-delivery to any of our branches. To locate the nearest branch, visit www.unioninsurance.ae

Claims Documentation / Checklist Conditions:

All the claims documentation for the relevant benefit should be supported by:

- An official letter signed by the policyholder intimating the claim
- The completed claim form

A. Death due to any cause benefit:

i. Death occurring in UAE:

- Original or true copy of the death certificate.
- Passport copy of the deceased with the visa page valid at the time of death.
- Wherever legally possible, a post mortem report, along with a police report if death was caused by an accident.
- A detailed medical report, if the actual cause of death is not clearly mentioned on the death certificate.
- Any other document that may be required to substantiate the claim.

ii. Death occurring outside UAE:

- The original or verified true copy of the death certificate must be submitted, duly notarised, and attested by the UAE.
- The document should also be attested by the embassy of the country where the death took place. Subsequently, the same should be attested by the embassy of the country in the UAE and the Ministry of Foreign Affairs in the UAE.
- Passport copy of the deceased with the valid visa page at the time of death.
- Wherever legally possible, a post mortem report, along with a police report if death was caused by an accident.
- A detailed medical report, if the actual cause of death is not clearly mentioned on the death certificate.
- Any other document that may be required to substantiate the claim.

C. Critical illness claims

- Medical Report from an authorised, licenced, and registered medical practitioner diagnosing critical illness.
- Police report (if critical illness was caused by an accident).
- Copy of passport with valid visa page in the case of Expatriates/ National Identity Card in the case of Oman Nationals.
- Any other document that may be required to substantiate the claim.

D. Disability benefit (Permanent Total and / or Partial Disability by Accident & Sickness)

- Original, full and complete medical report showing diagnosis, future prognosis, and specifying any percentage of disability from the treating doctor or hospital/clinic.
- Original discharge summary if hospitalisation was involved, from the treating doctor or hospital.
- Police report (if disability was caused by an accident).
- Original copies of the results of any diagnostic tests.
- Any other document that may be required to substantiate the claim.

E. Disability benefit (Temporary Total Disability by Accident & Sickness)

- Original, full and complete medical report showing diagnosis, future prognosis, and specifying any percentage of disability from the treating doctor or hospital/clinic.
- Original discharge summary if hospitalisation was involved, from the treating doctor or hospital.
- Police report (if disability was caused by an accident).
- Original copies of the results of any diagnostic tests.
- Copies of the last 4 monthly salary slips.
- Any other document that may be required to substantiate the claim.

F. Medical expenses due to accident

- Original, full and complete medical report showing diagnosis, future prognosis, and specifying any percentage of disability from the treating doctor or hospital/clinic.
- Original discharge summary if hospitalisation was involved, from the treating doctor or hospital.
- Police report (if disability was caused by an accident).
- Original copies of the results of any diagnostic tests.
- Original bills pertaining to the claim.
- Any other document that may be required to substantiate the claim.

G. Repatriation expenses

- Airway bill & payment receipt of freight charges
- Receipts for embalming Charges / collection of body from the morgue / coffin charges, etc.
- Copy of the ticket jacket of the person accompanying the body.
- Receipt for cost of the ticket issued for the accompanying person.
- Any other document that may be required to substantiate the claim.

Step 4 : Claims review and settlement

Once your claim is intimated and we receive all the relevant documents, our claims team will scrutinise your claim details and guide you at every step of the way, informing you if further documents are pending. If you want to know the status of your claim, you can reach us through following touch points:

Toll free number: 800 UIC4U(84248)

Your nearest Union Insurance branch

Once the claim is approved, a discharge receipt will be sent to you for confirmation of the claim amount payable. On receipt of your confirmation, the claim will be settled within 15 working days.