



IRDAI/NL/Cir/MISC/ 058 /03/2020

5th March, 2020

All General /Life / Stand-Alone-Health Insurance Companies that issued insurance policies that may be impacted by riots affected areas in North East Delhi

Re: Guidance on Insurance Claims arising in North East Delhi Caused by riots

1. The tragic riots in North East Delhi during last week of February, 2020 have had a serious impact on people, property and business in North East Delhi.
2. The Authority is aware that General Insurers, Life Insurers and Stand-Alone-Health Insurers may have written policies that extend to lives and property pertaining to the affected areas. In this situation, all insurers are advised to act immediately for fair and speedy settlement of claims.
3. Accordingly, the Authority issues the following instructions to Insurers:
 - a. to nominate a Senior Officer who would act as a nodal officer for Delhi State, who would be coordinating/facilitating the settlement of all the claims that are reported in the affected areas.
 - b. to publish in press and through State Government, the contact details of offices/special arrangements set up for this purpose.
 - c. to initiate immediate steps for quick registration of claims.
 - d. to engage adequate number of surveyors immediately in the affected areas to ensure that all claims are promptly assessed expeditiously and payments of claims/on account payments are disbursed within 15 days.
 - e. to create extensive awareness campaign in the affected areas duly highlighting the measures taken by you.

4. In order to gauge the magnitude of loss, all General /Life / Stand-Alone-Health Insurers are advised to submit information relating to insurance claims related to North-East Delhi Riots on weekly basis in the format attached.
5. Please take urgent steps to co-ordinate with Delhi Government on the above.


(Yegnapriya Bharath) 5/3/2020

Chief General Manager (Non-Life)

Annexure: -

1. Data Format for Life insurer
2. Data Format for General and Stand-Alone Health Insurer