

Claims Process

- Claim intimation should be within stipulated period as per the policy terms and conditions.

An email, with the below details along with policy specification schedule, to be sent to IPOps@unioninsurance.ae

1. Policy no.
 2. Policyholder's name
 3. Date of birth
 4. Date of event
 5. Claim type
 6. Description of incident
- Within two working days, UIC will acknowledge receiving the email and provide a claim reference number along with requesting the documents required to process the claim. The policyholder must submit the claim documents within stipulated period as per the policy terms and conditions.
 - Upon receipt of relevant communication / complete documents from the policyholder, the Life Claims team will:
 - Acknowledge receipt of claim documents within 2 working days
 - Assess and update the policyholder with status of the claim within 10-15 working days from the date of the receipt of last communication / documents (i.e., either Approved / Declined / Requisition for additional documents)
 - Share the discharge receipt to be signed by the policyholder if the claim is approvable
 - Make the settlement within 15 working days (subject to Finance approval & no outstanding premium) from the date of receipt of the original signed and stamped discharge receipt