

# Ask **THE EXPERT**

**Shreeraj Deshpande,**

principal officer, Future Generali  
India Insurance Pvt Ltd



## GENERAL INSURANCE

### ***An insured can claim under multiple health insurance policies***

**I have bought a family floater as well as individual health insurance plans. In case of an emergency, can I claim both of these plans at the same time? If yes, what is the claim procedure? Please guide.**

– Swami S

An insured can make a claim under his/her multiple policies irrespective of group/family floater or individual plans. Also, the insurer(s) must settle the claim subject to the terms and conditions of the respective policies.

**Claim procedure of multiple health insurance**

**Intimate your insurers at the time of hospitalisation**

**Choose the company from which you will claim first**

**Submit the claim form along with the original hospitalisation documents and bills to the insurer. It is advisable to take a photocopy of all the documents for records.**

**The insurance company will issue a claim settlement letter stating that they have all the original documents.**

**Once the claim is settled by the first company, you can approach the other company for the balance claim amount along with the claim settlement letter and attested copies of the claim documents. This will help in an hassle-free claim settlement**