



## RANJAN'S DISCOVERY OF INSURANCE OMBUDSMAN

Ranjan has been holding a Health Insurance policy for himself and his family for the last 7 years and has not made any claim so far. Now, Ranjan's father who is a 60-year old retired pensioner needs to undergo a cataract operation. While his request to the Third Party Administrator for cashless facility was agreed to, the amount was restricted to Rs.20,000, as against the estimated expenses of Rs.40,000. Ranjan's efforts to get this revised were in vain.

Mr. Sharma, why is it that the cashless facility was allowed only for Rs.20,000, when I had submitted the required documents with an estimate of Rs.40,000?

Give me a minute please.



Mr.Ranjan, your policy has a sub-limit of Rs.20,000 per cataract surgery, that is why your claim has been restricted to that amount.



But the policy document does not state that.



But I am sorry sir, those are the terms that are currently in force.



Disappointed, Ranjan consults his friend, Mohan who has dealt with insurance companies before.

My policy document does not contain this particular clause. I had no idea about such a sub-limit... I was expecting the insurance company to reimburse the Rs.20,000 on submission of bills.

Listen, first register a complaint with the grievance cell of the insurance company. If you do not hear from them within 30 days, approach the Insurance Ombudsman.



Ranjan approached the insurer, but the company did not revise its decision. He then approached the Insurance Ombudsman who found that Ranjan was not provided with the particular policy clause. Since Ranjan's policy had adequate Sum Insured and was not informed of any restriction on expenses for cataract surgery, the Insurance Ombudsman ruled that Ranjan was entitled to the entire amount of Rs.40,000.



Remember, the Insurance Ombudsman receives and disposes off complaints like this one! You can obtain more details about the Insurance Ombudsman from [www.gbic.co.in](http://www.gbic.co.in) or from [www.irda.gov.in](http://www.irda.gov.in).

