

Claim Handling Process

BENEFITS DIRECTLY PAYABLE TO EMPLOYEE	
1. Unpaid Salaries	
Intimation	RAKEZ will notify RAKINSURANCE after an NOC is issued by the Labour Dispute Office. The benefit being claimed will be mentioned in the Claim Questionnaire.
Documents required for adjudication	<ul style="list-style-type: none"> • Duly filled in and signed Claim Questionnaire • NOC issued by Labour Dispute Office • Final court verdict • Salary slips • Passport and visa copy • Employment Contract
2. End of Service Benefits	
Intimation	RAKEZ will notify RAKINSURANCE following the issuance of an NOC by the Labour Dispute Office. The benefit being claimed will be mentioned in the Claim Questionnaire.
Documents required for adjudication	<ul style="list-style-type: none"> • Duly filled in and signed Claim Questionnaire • NOC issued by Labour Dispute Office • Final court verdict • Salary slips • Passport and visa copy • Employment Contract
3. Work Related Injuries	
Intimation	RAKEZ will notify RAKINSURANCE after an NOC is issued by the Labour Dispute Office. The benefit being claimed will be mentioned in the Claim Questionnaire.
Documents required for adjudication	<ul style="list-style-type: none"> • Duly filled in and signed Claim Questionnaire • NOC issued by Labour Dispute Office • Final court verdict • Payment proof for treatment • Passport and visa copy • Medical Report • Employment Contract
Turnaround time for adjudication	3 -5 business days (depending on the number of cases)
Turnaround time for settlement	1 business day
Turnaround time for payment	1 business day from settlement

Claim Handling Process

REPATRIATION OF MORTAL REMAINS	
Intimation	<ul style="list-style-type: none"> • NOC should have been issued by Labour Dispute Office when the member filed the dispute. • The court/lawyer of the deceased will notify RAKINSURANCE of the death during the dispute period.
Documents required for adjudication	<ul style="list-style-type: none"> • Duly filled and signed Claim Questionnaire • NOC issued by Labour Dispute Office • Final court verdict • Death Certificate copy • Passport and visa copy • Copy of embalming certificate and proof of embalming charges • Receipt for ambulance charges • Proof of payment for coffin box charges • Proof of payment for airfreight charges and airway bill • Copy of air ticket for the accompanying person (if any) and proof of payment for the air ticket charges
Turnaround time for adjudication	2-5 business days (depending on the number of cases)
Turnaround time for settlement	1 business day
Turnaround time for payment	1 business day from settlement