



**NATIONAL INSTITUTE OF TECHNOLOGY KARNATAKA, SURATHKAL**  
(An Institute of National Importance under the Ministry of Education, Government of India)  
MANGALURU - 575 025, KARNATAKA STATE, INDIA

No.NITK/Academic/Insurance/2025-26/E1

Date: 03-12-2025

**CIRCULAR**

**Sub:** Group Medical claim Insurance and Personal Accident Insurance coverage for all U.G, P.G, and Ph.D. (Full-time and Part-time Research Scholars) for the Academic Year 2025-26 – reg.

Ref: Financial Approval No. NITK/Academic/2025-26 dated 01-08-2025.

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With reference to the subject cited above, and as per the financial approval under reference, it is hereby informed that the arrangement for providing Group Medical Insurance and Personal Accident Insurance coverage for all students of this Institute for the Academic Year 2025-26 has been entrusted to "The Oriental Insurance Company Limited, Mumbai" with effect from 04-08-2025.

Insurance Coverage Details:

Medical Coverage: **₹1,00,000**, Personal Accidental Death Coverage: **₹2,00,000**

Students who have undergone medical treatment **on or after 04-08-2025** and have paid the expenses in cash may submit their claims for reimbursement. All U.G., P.G., and Ph.D. (Full-time and Part-time) students are hereby requested to submit their medical claim bills along with the claim application form, e-health card, and other required supporting documents. The original reimbursement form along with original bills should be sent to the address mentioned below:

Health India Insurance TPA,  
1st Floor, Sona Palace,  
Near Infosys, Kottara Chawki,  
Mangalore – 575 006  
Ph No: 72089 63293

- 1) Helpline No.: 9741921624, 9632661624, 8970639575
- 2) For Treatment and Claim related Support: vijay.rk@healthindiatpa.com
- 3) For Policy oriented query: ruch.verma@orientalinsurance.co.in

  
03/12/25  
**Assistant Registrar (Academic)**

**Copy to:**

Dean (Academic Programs)

Dean (SW)

All the HODs with a request to circulate among students.

PIC (Health Care) and PIC (Hostels)

Medical Officers

DR(F&A), AR(F&A), AR(Purchase) with a request to circulate to the concerned case worker

DR (Hostel Office) and Superintendent (Hostel Office)

President Student Union Council

All Notice Boards.

**HEALTHINDIA INSURANCE TPA SERVICE'S PVT LTD**

**Required documents for reimbursement**

1. Please submit cancelled cheque of the policy holder and relevant documents, when applying for a reimbursement claim.
2. Claim payments are made through Online Bank Transfers only.
3. Original Discharge Card / Summary,
4. Original Final Bill of the Hospital with breakup of all charges,
5. Original Bill Paid Receipt,
6. Original Investigation Reports,
7. All Imaging Films, ECG Strips, Doppler / Angiogram CD etc
8. Original Prescriptions and corresponding Medicine bills,
9. Hospital Registration Certificate (in case of a unknown small hospital)
10. Any other original documents related to the claim.
11. MLC/FIR in case of Accident cases.
12. Copy of intimation mail,
13. Duly Filled & signed Claim Form of IRDA.
14. Copy of pervious policy copies for individual claims.
15. Insured and patient full name.
16. Correct and complete address of insured with pin code.
17. Change of address to be intimated to insurance company & tpa without fail.
18. Contact details of insured & patient is mandatory.

19. Photo ID proof of patient is mandatory. (Pan Card & Aadhar Card)
20. Provide Clarification if delay in submission of claim documents..
21. KYC of patient and insured, contact details of Claimant and email.
22. Indoor case papers is mandatory.

Hard copies of the required documents, along with the reimbursement form, original medical bills, e-health card, and the first page of the bank passbook, may be sent to the address mentioned below.

**To,**

**Health India Insurance TPA,  
1st Floor, Sona Palace,  
Near Infosys, Kottara Chawki,  
Mangalore – 575 006  
Ph No: 72089 63293**

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Helpline No.: 9741921624, 9632661624, 8970639575

For Treatment and Claim related Support: **[vijay.rk@healthindiatpa.com](mailto:vijay.rk@healthindiatpa.com)**

## ***Annexure-II***

### **Procedure to Download the E-Health Card via WhatsApp (Using Registered Mobile Number)**

1. Send “**Hi**” to the dedicated WhatsApp number: **72089 04046**
2. Select “**Corporate User**”
3. Select “**Employee**”
4. From the menu options, choose “**E-Card**”
5. Download your **E-Health Card** directly from WhatsApp

**TO BE FILLED BY THE INSURED**  
The issue of this Form is not to be taken as an admission of liability

(To be Filled in block letters)

[illegible][illegible]

a) Name: S U R N A M E F I R S T N A M E M I D D L E N A M E

b) Gender Male Female c) Age years Y Y Months M M d) Date of Birth D D M M Y Y Y Y

e) Relationship to Primary insured: Self Spouse Child Father Mother Other (Please Specify)

f) Occupation Service Self Employed Home Maker Student Retired Other (Please Specify)

g) Address (if different from above):  
City: State:  
Pin Code Phone No: Email ID:

a) Name of Hospital where Admitted:

b) Room Category occupied: Day care ☐ Single occupancy ☐ Twin sharing ☐ 3 or more beds per room ☐

c) Hospitalization due to: Injury ☐ Illness ☐ Maternity ☐ d) Date of injury / Date Disease first detected /Date of Delivery:

e) Date of Admission:       f) Time       g) Date of Discharge:       h) Time:   :

i) If Injury give cause: Self inflicted ☐ Road Traffic Accident ☐ Substance Abuse / Alcohol Consumption ☐ i) If Medico legal ☐ Yes ☐ No

ii) Reported to Police ☐ ☐ iii. MLC Report & Police FIR attached ☐ Yes ☐ No j) System of Medicine:

a) Details of the Treatment expenses claimed				Claim Documents Submitted - Check List:	
i. Pre -hospitalization expenses	Rs. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	ii. Hospitalization expenses	Rs. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/> Claim form duly signed	
iii. Post-hospitalization expenses	Rs. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	iv. Health-Check up cost:	Rs. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/> Copy of the claim intimation, if any	
v. Ambulance Charges:	Rs. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	vi. Others (code): <input type="text"/> <input type="text"/> <input type="text"/>	Rs. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/> Hospital Main Bill	
		Total	Rs. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/> Hospital Break-up Bill	
vii. Pre -hospitalization period:	days <input type="text"/> <input type="text"/> <input type="text"/>	viii. Post -hospitalization period:	days <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/> Hospital Bill Payment Receipt	
b) Claim for Domiciliary Hospitalization:	<input type="checkbox"/> Yes <input type="checkbox"/> No (If yes, provide details in annexure)			<input type="checkbox"/> Hospital Discharge Summary	
c) Details of Lump sum / cash benefit claimed:				<input type="checkbox"/> Pharmacy Bill	
i. Hospital Daily cash:	Rs. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	ii. Surgical Cash:	Rs. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/> Operation Theater Notes	
iii. Critical Illness benefit:	Rs. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	iv. Convalescence:	Rs. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/> ECG	
v. Pre/Post hospitalization Lump sum benefit:	Rs. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	vi. Others: <input type="text"/> <input type="text"/> <input type="text"/>	Rs. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/> Doctor's request for investigation	
		Total	Rs. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/> Investigation Reports (Including CT / MRI / USG / HPE)	
				<input type="checkbox"/> Doctor's Prescriptions	
				<input type="checkbox"/> Others	

Sl. No.	Bill No.	Date						Issued by	Towards				Amount (Rs)					
1.		D	D	M	M	Y	Y		Hospital main Bill									
2.		D	D	M	M	Y	Y		Pre-hospitalization Bills:      Nos									
3.		D	D	M	M	Y	Y		Post-hospitalization Bills:      Nos									
4.		D	D	M	M	Y	Y		Pharmacy Bills									
5.		D	D	M	M	Y	Y											
6.		D	D	M	M	Y	Y											
7.		D	D	M	M	Y	Y											
8.		D	D	M	M	Y	Y											
9.		D	D	M	M	Y	Y											
10.		D	D	M	M	Y	Y											

[illegible]

(IMPORTANT: PLEASE TURN OVER)

## DECLARATION BY THE INSURED:

I hereby declare that the information furnished in the claim form is true & correct to the best of my knowledge and belief. If I have made any false or untrue statement, suppression or concealment of any material fact with respect to questions asked in relation to this claim, my right to claim reimbursement shall be forfeited, I also consent & authorize TPA / Insurance Company, to seek necessary medical information / documents from any hospital / Medical Practitioner who has attended on the person against whom this claim is made. I hereby declare that I have included all the bills / receipts for the purpose of this claim & that I will not be making any supplementary claim except the pre/post-hospitalization claim, if any.

Date           Place:  Signature of the Insured

GUIDANCE FOR FILLING CLAIM FORM - PART A (To be filled in by the insured)		
DATA ELEMENT	DESCRIPTION	FORMAT
<b>SECTION A - DETAILS OF PRIMARY INSURED</b>		
a) Policy No.	Enter the policy number	As allotted by the Insurance Company
b) Sl. No/ Certificate No.	Enter the social Insurance number or the certificate number of social health insurance scheme	As allotted by the organization
c) Company TPA ID No.	Enter the TPA ID No.	Licence number as allotted by IRDA and printed in TPA documents.
d) Name	Enter the full name of the policyholder	Surname, First name, Middle name
e) Address	Enter the full postal address	Include Street, City and Pin code
<b>SECTION B -DETAILS OF INSURANCE HISTORY</b>		
a) Currently covered by any other Mediciam / Health Insurance?	Indicate whether currently covered by another Mediciam / Health Insurance	Tick Yes or No
b) Date of commencement of first Insurance without break	Enter the date of commencement of first Insurance	Use dd-mm-yy-format
c) Company Name	Enter the full name of the Insurance Company	Name of the organization in full
Policy No.	Enter the policy number	As allotted by the Insurance Company
Sum insured	Enter the total sum insured as per the policy	In rupees
d) Have you been Hospitalized in the last four years since Inception of the contract?	Indicate whether hospitalized in the last four years	Tick Yes or No
Date	Enter the date of Hospitalization	Use mm-yy format
Diagnosis	Enter the diagnosis details	Open Text
e) Previously covered by any other Mediciam / Health Insurance?	Indicate whether previously covered by another mediclaim / Health Insurance	Tick Yes or No
f) Company Name	Enter the full name of the Insurance Company	Name of the organization in full
<b>SECTION C -DETAILS OF INSURED PERSON HOSPITALIZED</b>		
a) Name	Enter the full name of the patient	Surname, First name, Middle name
b) Gender	Indicate Gender of the patient	Tick Male or Female
c) Age	Enter age of the patient	Number of years and months
d) Date of Birth	Enter Date of Birth of patient	Use dd-mm-yy format
e) Relationship to primary Insured	Indicate relationship of patient with policyholder	Tick the right option, if others, please specify
f) Occupation	indicate occupation of patient	Tick the right option. If others, please specify.
g) Address	Enter the full postal address	Include Street, City and Pin code
h) Phone No	Enter the phone number of patient	Include STD code with telephone number
1) E-mail ID	Enter e-mail address of patient	Complete e-mail address
<b>SECTION D - DETAILS OF HOSPITALIZATION</b>		
a) Name of Hospital where admitted	Enter the name of hospital	Name of hospital in full
b) Room category occupied	indicate the room category occupied	Tick the right option
c) Hospitalization due to	indicate reason of hospitalization	Tick the right option
d) Date of injury/Date Disease first detected / Date of Delivery	Enter the relevant date	Use dd-mm-yy format
e) Date of admission	Enter date of admission	Use dd-mm-yy format
f) Time	Enter time of admission	Use hh-mm- format
g) Date of discharge	Enter date of discharge	Use dd-mm-yy format
h) Time	Enter time of discharge	Use hh-mm- format
I) If injury give cause	indicate cause of injury	Tick the right option
If Medico legal	indicate whether injury is medico legal	Tick Yes or No
Reported to Police	indicate whether police report was filed	Tick Yes or No
MLC Report & Police FIR attached	indicate whether MLC report and Police FIR attached	Tick Yes or No
j) System of Medicine	Enter the system of medicine followed in treating the patient	Open Text
<b>SECTION E - DETAILS OF CLAIM</b>		
a) Details of Treatment Expenses	Enter the amount claimed as treatment expenses	In rupees (Do not enter paise values)
b) Claim for Domiciliary Hospitalization	indicate whether claim is for domiciliary hospitalization	Tick Yes or No
c) Details of Lump sum/ Cash benefit claimed	Enter the amount claimed as lump sum / cash benefit	In rupees (Do not enter paise values)
d) Claim documents Submitted-Check List	indicate which supporting documents are submitted	Tick the right option
<b>SECTION F - DETAILS OF BILLS ENCLOSED</b>		
Indicate which bills are enclosed with the amount in rupees		
<b>SECTION G - DETAILS OF PRIMARY INSURED'S BANK ACCOUNT</b>		
a) PAN	Enter the permanent account number	As allotted by the Income Tax Department
b) Account Number	Enter the Bank account number	As allotted by the Bank
c) Bank Name and Branch	Enter the Bank name along with the branch	Name of the Bank in full
c) Cheque/ DD payable details	Enter the name of the beneficiary the cheque / DD should be made out to	Name of the individual / organization in full
c) IFSC Code	Enter the IFSC code of the Bank branch	IFSC code of the Bank branch in full
<b>SECTION H - DECLARATION BY THE INSURED</b>		
Read declaration carefully and mention date (in dd:mm:yy format), place (open text) and sign.		

**CLAIM FORM - PART B**  
**TO BE FILLED IN BY THE HOSPITAL**  
**The issue of this Form is not to be taken as an admission of liability**  
**Please include the original preauthorization request form in lieu of PART A**

(To be Filled in block letters)

**DETAILS OF HOSPITAL**

a) Name of the hospital:   
a) Hospital ID:  c) Type of Hospital: Network : ☐ Non Network : ☐ (if non network fill section E)  
c) Name of the treating doctor:   
e) Qualification:  f) Registration No. with State Code:  g) Phone No.

**DETAILS OF THE PATIENT ADMITTED**

a) Name of the Patient:   
b) IP Registration Number:  c) Gender: Male ☐ Female ☐ d) Age: Years  Months  e) Date of birth:   
f) Date of Admission:  g) Time:  h) Date of Discharge:  i) Time:   
j) Type of Admission: Emergency ☐ Planned ☐ Day Care ☐ Maternity ☐ k) If Maternity ☐ i) Date of Delivery:  ii) Gravida Status:   
l) Status at time of discharge: Discharge to home ☐ Discharge to another hospital ☐ Deceased ☐ m) Total claimed amount

**DETAILS OF AILMENT DIAGNOSED (PRIMARY)**

a)	ICD 10 Codes	Description	b)	ICD 10 PCS	Description
i. Primary Diagnosis	<input type="text"/>	<input type="text"/>	i. Procedure 1:	<input type="text"/>	<input type="text"/>
ii. Additional Diagnosis:	<input type="text"/>	<input type="text"/>	ii. Procedure 2:	<input type="text"/>	<input type="text"/>
iii. Co-morbidities:	<input type="text"/>	<input type="text"/>	iii. Procedure 3:	<input type="text"/>	<input type="text"/>
iv. Co-morbidities:	<input type="text"/>	<input type="text"/>	iv. Details of Procedure:	<input type="text"/>	<input type="text"/>

c) Pre-authorization obtained: ☐ Yes ☐ No d) Pre-authorization Number:   
e) If authorization by network hospital not obtained, give reason:   
f) Hospitalization due to injury: ☐ Yes ☐ No I. If Yes, give cause Self-inflicted ☐ Road Traffic Accident ☐ Substance abuse / alcohol consumption ☐  
ii) If injury due to substance abuse / alcohol consumption, Test conducted to establish this: ☐ Yes ☐ No (If Yes, attach reports) iii. If Medico legal: ☐ Yes ☐ No iv. Reported to Police ☐ Yes ☐ No  
v. FIR No.  vi. If not reported to police give reason:

**CLAIM DOCUMENTS SUBMITTED - CHECK LIST**

- |  |  |
|--|--|
| <input type="checkbox"/> Claim Form duly signed                                | <input type="checkbox"/> Investigation reports                                 |
| <input type="checkbox"/> Original Pre-authorization request                    | <input type="checkbox"/> CT/MR/USG/HPE investigation reports                   |
| <input type="checkbox"/> Copy of the Pre-authorization approval letter         | <input type="checkbox"/> Doctor's reference slip for investigation             |
| <input type="checkbox"/> Copy of Photo ID Card of patient Verified by hospital | <input type="checkbox"/> ECG   |
| <input type="checkbox"/> Hospital Discharge summary                            | <input type="checkbox"/> Pharmacy bills  |
| <input type="checkbox"/> Operation Theatre Notes                               | <input type="checkbox"/> MLC reports & Police FIR                              |
| <input type="checkbox"/> Hospital main bill                                    | <input type="checkbox"/> Original death summary from hospital where applicable |
| <input type="checkbox"/> Hospital break-up bill                                | <input type="checkbox"/> Any other, please specify                             |

**ADDITIONAL DETAILS IN CASE OF NON NETWORK HOSPITAL (ONLY FILL IN CASE OF NON-NETWORK HOSPITAL)**

a) Address of the Hospital   
City:  State:   
Pin Code:  b) Phone No.  c) Registration No. with State Code:   
d) Hospital PAN:  e) Number of inpatient beds  f) Facilities available in the hospital i. OT ☐ Yes ☐ No ii. ICU ☐ Yes ☐ No  
iii. Others:

**DECLARATION BY THE HOSPITAL**

(PLEASE READ VERY CAREFULLY)

We hereby declare that the information furnished in this Claim Form is true & correct to the best of our knowledge and belief. If we have made any false or untrue statement, suppression or concealment of any material fact, our right to claim under this claim shall be forfeited.

Date:

Place:

Signature and Seal of the Hospital Authority:

SECTION A

SECTION B

SECTION C

SECTION D

SECTION E

SECTION F

GUIDANCE FOR FILLING CLAIM FORM - PART B (To be filled in by the hospital)		
DATA ELEMENT	DESCRIPTION	FORMAT
<b>SECTION A - DETAILS OF HOSPITAL</b>		
a) Name of the hospital:	Enter the name of hospital	Name of the hospital in full
b) Hospital ID	Enter ID number of hospital	As allocated by the TPA
c) Type of Hospital	Indicate whether in network or non network hospital	Tick the right option
c) Name of treating doctor	Enter the name of the treating doctor	Name of doctor in full
e) Qualification	Enter the qualification of the treating doctor	Abbreviations of educational qualifications
f) Registration No. with State Code	Enter the registration number of the doctor along with the state code	As allocated by the Medical Council of India
g) Phone No.	Enter the phone number of doctor	Include STD code with telephone number
<b>SECTION B - DETAILS OF THE PATIENT ADMITTED</b>		
a) Name of Patient	Enter the name of patient	Name of patient in full
b) IP registration Number	Enter insurance provider registration number	As allotted by the insurance provider
c) Gender	Indicate Gender of the patient	Tick Male or Female
d) Age	Enter age of the patient	Number of years and months
e) Date of Birth	Enter date of birth	Use dd-mm-yy format
f) Date of Admission	Enter date of admission	Use dd-mm-yy format
g) Time	Enter Time of admission	Use hh:mm format
h) Date of Discharge	Enter date of Discharge	Use dd-mm-yy format
i) Time	Enter time of Discharge	Use hh:mm format
j) Type of Admission	Indicate type of admission of patient	Tick the right option
k) If Maternity		
i. Date of Delivery	Enter Date of Delivery if maternity	Use dd-mm-yy format
ii. Gravida Status	Enter Gravida status if maternity	Use standard format
l) Status at time of discharge	Indicate status of patient at time of discharge	Tick the right option
M) Total claimed amount	Indicate the total claimed amount	In rupees (Do not enter paise values)
<b>SECTION C - DETAILS OF AILMENT DIAGNOSED (PRIMARY)</b>		
a) ICD 10 Code		
Primary Diagnosis	Enter the ICD 10 Code and description of the primary diagnosis	Standard Format and Open text
Additional Diagnosis	Enter the ICD 10 Code and description of the additional diagnosis	Standard Format and Open text
Co-morbidities	Enter the ICD 10 Code and description of the Co-morbidities	Standard Format and Open text
b) ICD 10 PCS		
Procedure 1	Enter the ICD 10 Code and description of the first procedure	Standard Format and Open text
Procedure 2	Enter the ICD 10 Code and description of the second procedure	Standard Format and Open text
Procedure 3	Enter the ICD 10 Code and description of the third procedure	Standard Format and Open text
Details of Procedure	Enter the details of the procedure	Open text
c) Pre-authorization obtained	Indicate whether pre-authorization obtained	Tick Yes or No
d) Pre-authorization Number	Enter pre-authorization number	As allotted by TPA
e) If authorization by network hospital not obtained, give reason	Enter reason for not obtaining pre-authorization number	Open text
f) Hospitalization due to injury	Indicate if hospitalization is due to injury	Tick Yes or No
Cause	Indicate cause of injury	Tick the right option
If injury due to substance abuse/alcohol consumption test conducted to establish this	Indicate whether test conducted	Tick Yes or No
Medico Legal	Indicate whether injury is medico legal	Tick Yes or No
Reported to Police	Indicate whether police report was filed	Tick Yes or No
FIR No.	Enter first information report number	As issued by police authorities
If not reported to police, give reason	Enter reason for not reporting to police	Open text
<b>SECTION D - CLAIM DOCUMENTS SUBMITTED-CHECK LIST</b>		
Indicate which supporting documents are submitted		
<b>SECTION E - DETAILS IN CASE OF NON NETWORK HOSPITAL</b>		
a) Address	Enter the full postal address	Include Street, City and Pin Code
b) Phone No.	Enter the phone number of hospital	Include STD code with telephone number
c) Registration No. with State Code	Enter the registration number of the Hospital obtained from local body like City Corporation / Municipality	As allocated by the City Corporation / Municipality
d) Hospital PAN	Enter the permanent account number	As allocated by the Income Tax Department
e) Number of Inpatient beds	Enter the number of inpatient beds	Digits
f) Facilities available in the hospital	Indicate facilities available in the hospital	Tick the right option. If others, please specify
<b>SECTION F - DECLARATION BY THE HOSPITAL</b>		
Read declaration carefully and mention date (in dd:mm:yy format), place (open text) and sign. and stamp		