

Nominations For Healthcare Policy

FAQs

1. What is the requirement of a nominee ?

A nominee is required to make a claim for reimbursement in the event of the death of the policy holder.

While adding a nominee in health insurance is not mandatory, it is recommended because of its following benefits:

- Nomination simplifies the claim settlement process for the nominee.
- It avoids disputes between family members over the distribution of insurance benefits (claim amount only and not the sum insured).
- Nomination ensures that the nominee receives the benefits (claim amount only and not the sum insured) in case of the policyholder's death.
- It provides financial protection to the policyholder's family members in case of an unexpected event.

2. Can a policyholder change the nominee for a health insurance policy?

Yes, a policyholder can change the nominee for a health insurance policy at any time during the policy term. The policyholder must submit a written request to the insurance company to change the nominee. Modalities will be worked out with ODIN for the exact process.

3 Who can be nominated as a nominee for a health insurance policy?

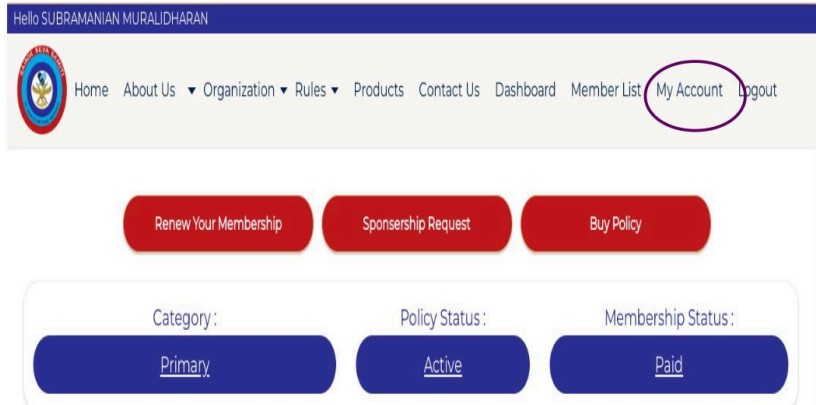
Any individual, including a family member, friend, or spouse, can be nominated as a nominee for a health insurance policy. However, the nominee should be someone who can be trusted to act in the best interest of the policyholder's family members in case of the policyholder's death.

4. What happens if the nominee is a minor at the time of the policyholder's death?

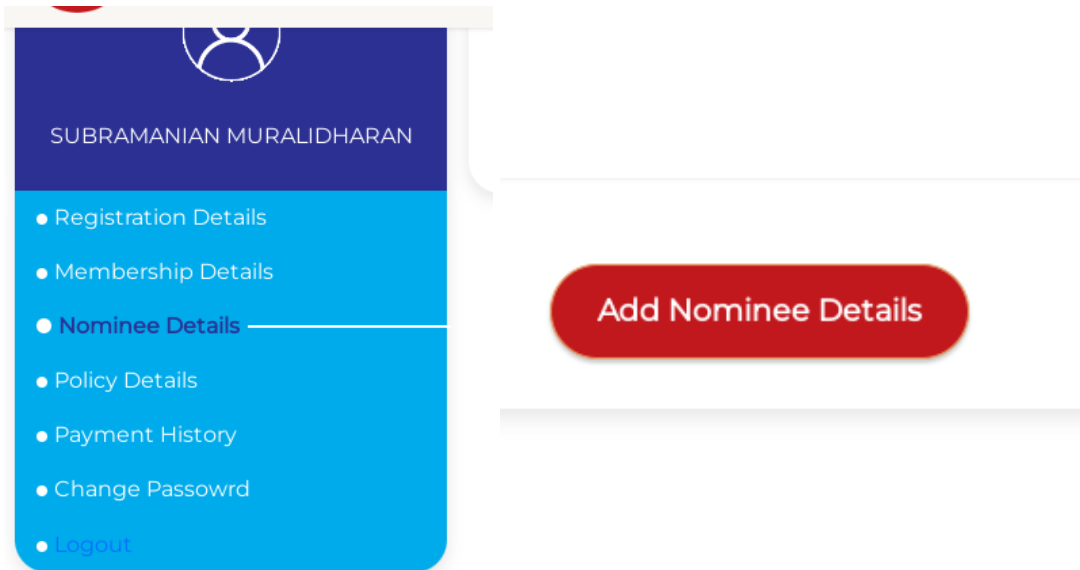
If the nominee is a minor at the time of the policyholder's death, the insurance company will not release the claim amount directly to the nominee. Instead, the insurance company will appoint a trustee to manage the funds on behalf of the minor until he or she turns 18. The policyholder can also nominate a guardian to act on behalf of the minor in case of his or her death.

5. How to add your nominee through ssamiti.org ?

Login and go to my account —



Click on nominee details link at side bar



Fill up the form and save

Nominee Form

Nominee Name

Nominee Father/Husband Name

Nominee Relation

Select

Close

Save Nominee

The nominee details are displayed on the dashboard

Nominee Details

Nominee Name	Nominee Father/Husband Name	Nominee Relation
V Vijayalakshmi	Subramanian Muralidharan	Spouse