

Getting a claim is easy

You must write the below on all original claim related documents:
"Claim for Magma General Insurance Limited's policy number: C12345678."



Call us at

24/7

Please call your respective TPA toll free number available on your e card

Cashless

1. Insured gets admitted to any network hospital by showing their health card or valid ID proof
2. The TPA desk/Claims staff at the Hospital is informed and policy document & other details are shared with them to initiate cashless process
3. Hospital sends cashless request to Magma General Insurance Limited
4. We approve the request based on policy details
5. At discharge, hospital sends the final bill and details to us
6. We approve the cashless as per policy terms and conditions
7. Patient obtains a discharge from the hospital

Note: The insured needs to pay for the expenses that are inadmissible (i.e. not covered in the policy). To check what is not covered, please visit <https://www.magmainsurance.com>

TAT for Initial Cashless Approval is within 1 hour*
TAT for Cashless Approval at the time of discharge is within 3 hours*

Reimbursement

1. This process starts after the insured is discharged
2. Insured pays the hospital directly and collects all relevant documents including
 - a. Discharge summary
 - b. Original invoices and payment receipts from
 - Hospital
 - Pharmacy
 - Investigation labs
 - c. Copy of photo ID and address proof (Govt. ID Proof)
 - d. Copy of all hospital bills or insurer settlement letters that fall during the policy period to ascertain the deductible amount utilized
 - e. Cancel cheque copy with name of policyholder printed
 - f. Copy of KYC documents
3. Duly filled claim form

Note: All the claim documents to be submitted to the respective Address of TPA mentioned on your e-card.

Reimbursement claims TAT is within 15 days.**

*TAT will be calculated from the submission of documents by the hospital.

**Settlement of claim within 15 days once the claim admissibility is ascertained.



Magma General Insurance Limited (erstwhile Magma HDI General Insurance Company Limited) | www.magmainsurance.com
| E-mail: customercare@magmainsurance.com | Toll Free: 1800 266 3202 | Registered Office: Development House, 24 Park Street, Kolkata – 700016, West Bengal. | CIN: U66000WB2009PLC136327 | IRDAI Reg. No. 149 | Trade Logo displayed above belongs to Magma Ventures Private Limited and is used by Magma General Insurance Limited under license. | Chat with MIRA on our website or say "Hi" on WhatsApp No. 7208976789

Details of TPA are available on our website www.magmainsurance.com
In case of any change in TPA details, same will be updated on our website.