**Requirement of KYC documents**

As per IRDAI and Insurer’s (United India Insurance Co Ltd) requirement collection of KYC documents made mandatory for the retail policy holders, where claimed amount exceeds Rs.1,00,000/-. This is applicable for both cashless and reimbursement claims effective from 11/08/2021. Legible and clear scanned copies have to be uploaded on to CKYC registry before the claim payment and hence the requirement.

Following documents are to be submitted as a part of Mandatory KYC requirements

1. Recent photograph
2. Duly filled in CKYC format (Download KYC Individual Template form here)
3. If the claim is for the dependent additional format ‘Annexure A1’ to be filled (Download format Annexure A1 here)
4. Proof of identity:
5. Passport copy
6. Voter ID card
7. Driving Licence
8. Copy of Aadhar Card ( First 8 digits should have been masked)
9. NREGA Job Card
10. National Population Register letter
11. Proof of Address:
12. Passport copy
13. Voter ID card
14. Driving licence
15. Copy of Aadhar Card ( First 8 digits should have been masked)
16. NREGA Job Card
17. National Population Register letter
18. Copy of the PAN card of the Insured/Proposer

If the documents are submitted online pending submission of original documents, scanned copies of all the documents including photograph and CKYC formats should fulfil the following minimum criteria

1. Document should be scanned in grey-scale with a scanning resolution of 150-200 DPI
2. Photograph must be recent passport style picture preferably in colour. Dimensions 200X230 pixels and size should not exceed 50KB
3. Acceptable file formats are ‘TIF’,’TIFF’,’PDF’,’JPEG’,’JPG’
4. Data should be legible and photograph should be of reasonable clarity.