

FUNERAL EXPENSES

1. What are the provisions regarding defrayment of funeral expenses ?

A lump sum payment towards expenditure on the funeral of a deceased insured person is paid either to the eldest surviving member of the family or if he has no family or not residing with his family at the time of death, to the person who actually performs the funeral of the deceased insured person. The funeral expenditure can be claimed subject to the following :-

- ❖ The insured person should have been an insured person at the time of his/her death.
- ❖ There is no contributory condition for admissibility to this benefit but should be entitled at least to medical benefit on date of death.
- ❖ The dependents of an insured person in receipt of Permanent Disablement Benefit, even though may not have been in insurable employment at the time of death, can claim funeral expenditure.
- ❖ The actual amount incurred or a maximum amount of Rs.10,000/- whichever is less, is payable to the claimant based on proof of death of insured person.

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