

## **CMLIS Claims Processing Guidelines: Ensuring Efficient Support for Beneficiaries**

The Finance Department has issued important guidelines for processing claims under **the Chief Minister's Universal Life Insurance Scheme (CMLIS)**, designed to provide comprehensive financial support to families affected by the unfortunate loss or injury of the breadwinner. These guidelines aim to streamline the claims process and ensure timely assistance to the beneficiaries.

### **1. Claims for Life Insurance:**

- Life Insurance is eligible only for the **Breadwinner**.
- The breadwinner must be registered in the CMLIS portal to be eligible for claims.
- Claims must be reported **within 3 weeks** of the death to the Facilitation Cell, Finance Department via call or WhatsApp at **9366494507**.
- Detailed instructions are available on the official website: [cmlis.gov.in](http://cmlis.gov.in).

### **2. Accidental Insurance Claims:**

- **What Constitutes an Accident?** An accident is defined as a sudden, unforeseen event caused by external forces, such as road accidents, natural calamities, or incidents like drowning, criminal act, murder is covered. Death by suicide is excluded
- **Exclusions:** A complete list of exclusions is available on the **CMLIS website**.
- **Accidental Death or Disability Claims:** Claims must be reported **within 3 weeks** from the accident date. Incident must be reported to the police and documented. Post-mortem report is mandatory for death claims, and an inquest report where a post-mortem is not feasible.

**3. Both life insurance and accidental insurance is covered for Breadwinner and claims can be processed independently.**

### **Important Information for Claimants:**

- Registration for the CMLIS scheme is open for **every Indigenous Inhabitant of Nagaland**.
- Every claimant must adhere to the outlined guidelines to ensure the timely processing of claims without rejection by the Insurance Provider. For further inquiries/ assistance on claim processing, contact **Insurance Facilitator** at **9366494507** or visit [cmlis.gov.in](http://cmlis.gov.in).