

India KYC Document Guide

This guide outlines the Know Your Customer (KYC) and supporting documentation required by Zurich Kotak General Insurance Company (India) Limited to issue local policies, process renewals, and support refund payments where applicable.

KYC Requirements by Customer Type

A. Company

If the customer is a company, certified copies of the following documents, or equivalent electronic documents, must be submitted:

1. Certificate of incorporation
2. Memorandum and Articles of Association
3. Permanent Account Number (PAN) of the company
4. Registered office address or main place of business address
5. Goods and Services Tax (GST) certificate
6. A resolution from the Board of Directors and power of attorney granted to its managers, officers, or employees to transact on its behalf; and
7. Such documents as required for an individual relating to beneficial owner, managers, officers, or employees holding power of attorney to transact on the company's behalf

B. Partnership Firm

If the customer is a partnership firm, certified copies of the following documents, or equivalent electronic documents, must be submitted:

1. Registration certificate
2. Partnership deed
3. Permanent Account Number (PAN) of the firm
4. Goods and Services Tax (GST) certificate; and
5. Such documents as required for an individual relating to beneficial owner, managers, officers, or employees holding power of attorney to transact on the company's behalf

Refund Payment Requirements

If a refund premium is due, additional information or documents may be required to process the refund payment.

A. Refunds in Foreign Currency

Foreign currency refunds can be processed only when the initial remittance was received from the insured in foreign currency.

The following beneficiary details are required:

- Beneficiary destination country
- Beneficiary name
- Beneficiary address
- Beneficiary city
- Beneficiary postal code
- Beneficiary country
- Beneficiary account number
- Beneficiary bank ID, IFSC, or equivalent bank identifier
- Beneficiary email address
- Beneficiary mobile number

B. Refunds in Indian Rupees (INR)

For refunds in INR, the following documents are required:

- GST certificate and PAN card of the insured
- National Electronic Funds Transfer (NEFT) form, duly completed and signed by the insured
- Cancelled cheque matching the NEFT banking details

Disclaimer: These instructions and associated information contained herein are provided for your convenience and general guidance. The information provided may not be sufficient in every instance. As such, additional documents or information may be necessary to complete processing.