

Missing Documents Response Letter

A covering letter for resubmitting a claim that was returned or rejected for missing or incomplete documents.

HOW TO USE THIS TEMPLATE

- Use this to resubmit against the insurer's deficiency note.
- Replace every [bracketed] field; list exactly what you are enclosing.
- Send the complete set together, not piecemeal, and keep dated proof.
- Note the date of this submission - the claim decision clock runs from your last document.

DATE [DD Month YYYY]
TO The Claims Department
[Insurance Company Name] / [TPA Name]
[Address from your policy document]
[City, State, PIN]

RE: Resubmission of documents | Policy No: [] | Claim No: [] | Deficiency note dated: []

Dear Sir / Madam,

Further to your communication dated **[date]** stating that my claim **[claim number]** could not be processed for want of the following documents - **[list what the insurer asked for]** - I am now enclosing the complete set.

Documents enclosed

[List every item you are sending, numbered. Match it to the insurer's checklist.]

WHAT I AM ASKING FOR

Please treat the claim as complete as of the date of this letter and decide it within 30 days of receiving this last set of documents, as provided in the IRDAI Master Circular on Health Insurance Business, 2024. If any further document is genuinely required, please ask for all of it in one consolidated request.

If the claim is later declined on a different ground, please provide the specific reason and the policy clause in writing.

Yours faithfully,

[Signature]

[Your Name]

[Address] - [City, State, PIN]

[Phone] | [Email]

Enclosures

1. [Discharge summary - original / hospital-stamped copy]
2. [Itemised final hospital bill and payment receipts]

3. [Investigation and diagnostic reports referenced in the bill]
4. [Treating doctor's prescription and consultation notes]
5. [Completed and signed claim form]
6. [ID proof and cancelled cheque / bank details in the policyholder's name]
7. [Any other item named in the deficiency note]

ClaimBhai note

A missing-documents rejection is not a decision on the merits - it is a pause. Resubmit cleanly and keep proof. Pair this with our guide on claims rejected for missing documents.