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How to choose a nominee for your insurance policy by [Puneet](#)

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There is a common tendency between people, when dealing with their health insurance policy, to treat nomination's details as a simple formality, something that can be done, but which it is not important. Needless to say, this often happens because it is optional, but, right nomination is essential if you want your family to benefit from all the conditions of the policy. However, proper nomination is important to ensure, as your family will get immediate benefits of the policy without additional delays or any kind of other issues.

The provision “ Pay attention to providers and legal requirements

Well-known 39 Section of the Insurance legal regulations in India, states that the nominee, (the nomination of a person), has to be provided to the insurer the benefits of the life insurance policy. In other words, life insurance India offers to the people cover everything related to the person whose life has been insured. In addition, nomination can be negotiated in policies between the insurer and the person whose life has been insured. Furthermore, nominees are mainly established when choosing the policy by setting the desired conditions in the proposal form. Nonetheless, life insurance India allows the owners to do it any time, as long as the policy is in their possession. Another reason for which nomination is helpful is that, it is able to avoid further disputes or any potential delays in proceeding with death claims. To put it briefly, a proper nomination states the title of the policy in a health insurance, and at the time of the undesired moment, it provides to the owner of the insurance all the policy's benefits. Keep reading the article to find out how to best claim insurance money and who can be nominated, as well.

How can I claim my insurance money?

As stated previously, it is essential to pay attention to every legal requirement that is related to your health insurance and to all the benefits you may take advantage of. However, besides these aspects, you should ensure that while filling the details of the nomination, the person who does that is responsible enough and able to use the amount of money insured in the appropriate way. You may wonder who can be nominated. In response, a nominee can be any of your family members (wife, husband, one of the children, any other relatives, one of your friends, and even people who are not directly related to you). The only thing you need to do, is to provide the insurer the nominee's details such as the personal information: first and last name, exactly the way it is written in his/her official documents, age, address, phone number and so on. Last but not least, it is necessary to be specified in the policy the relationship between the nominee and the policy owner. However, unrelated to the policy holder persons may cause some risks to the insurer, and, therefore, such registrations are avoided by insurance companies.

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[Puneet](#) - About Author:

The author frequently writes about a [life insurance](#) policies available in the Indian market. His articles focus on the different a [types of life insurance](#) and a [health insurance](#) empowering readers to make informed choices.

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