



Terms & Conditions

Suraksha+

1. After disclosing the information to nominees or legal heirs, if they deny the Clearclaim services then Clearclaim will mark the case as 'Closed-Intimation' and hence the agreement between Clearclaim and customer stands terminated. After that Clearclaim will not be bound to provide its services to the nominees of the customer.
2. Investments declared by customer during subscription period to the Clearclaim will be settled free of cost but all the government fees and other charges such as notary, affidavits, court fees etc. must be borne by the nominees. Clearclaim only assists nominees to make the settlement process hassle free.
3. After disclosing the information to the nominees or legal heirs, if they ask to settle few other investments of the customer which are not declared by customer to the Clearclaim during subscription period, then settlement of such investments will also be done free of cost, Here also nominees must pay government fees and other charges such as notary, affidavits, court fees etc for the given newly disclosed investments. This service is optional to the nominees as they can opt this service for such newly disclosed investments.
4. After disclosing the information to nominees or legal heirs, If Clearclaim finds that any investment settlement has any legal dispute between nominees or legal heirs, then Clearclaim will not settle the investment until the dispute is resolved. Clearclaim does not play any role in resolving disputes/conflicts between nominees or legal heirs, however Clearclaim can offer paid services to the nominees or legal heirs for such matters such as legal consultation etc.
5. Nominees or legal heirs must provide their No Objection Certificate (NOC) and KYC to Clearclaim to act as their official representative to any financial institutions for the claim settlement procedure.
6. Clearclaim will try its best to settle all the investments under consideration but cannot guarantee 100% settlement of the investments as certain parameters are not in control of the Clearclaim as in when any settlement may not comply with the financial institution's policies and government laws which may restrict the settlement procedure to complete.
7. Every investment has its own unique settlement procedure, compliance and time required for settlement. Clearclaim cannot guarantee or commit the exact time required for settlement of all the investments, time required for the settlement totally depends on the document fulfilment, compliance, and response of the corresponding financial institution to the claims raised.



8. Nominees or legal heirs may have to be present physically Infront of the financial institution's officers whenever required as per the compliance and policies as a part of settlement process.
9. Clearclaim or its representative does not ask any fees or money without an official invoice, please make sure you pay only when payment is applicable to you against the official invoice.
10. Your Suraksha+ subscription fee is non-refundable.