

## **Claims under Fire / IAR policies**

- Firstly the insured should take all possible steps to minimize the loss.
- The fire brigade may be intimated immediately.
- Lodge a police complaint in case of a fire arising out of - rioting mob, striking workers, malicious damage by third parties or terrorist damage.
- Inform insurer as early as possible , in no case later than 24 hours
- To co-operate with the surveyor appointed by the insurer by relevant information.
- Obtain a meteorological report in case of loss due to cyclone, flood & inundation and if the loss is localized like in the case of flood & inundation from a local water source, MRO report may be obtained.
- If the policy is on 'reinstatement basis', the claim is settled only after completion of repairs/replacement of the damaged items and submission of bills for claim payment.