

CLAIM PROCEDURE - MOTOR

Depending upon the Coverage's Opted, the policy provides cover for the following occurrences:

- Accidental external damage to the vehicle
- Liability for third-party injury or death, and damage caused to their property
- Loss or damage to electrical and non-electrical accessories
- Personal accident cover for the insured and any named or unnamed passenger(s)
- Legal liability to persons employed (paid drivers/cleaners)
- Legal liability to employees of the insured (other than paid drivers/Cleaners)

Remember a Few Simple but Important Steps incase of an Accident.

- Please attend to bodily injury, if any.
- Note the numbers of the other vehicle involved in the accident, if any.
- Try to note the names and contact details of witnesses, if any.
- Fill up the claim intimation form (attached to your policy or down load Motor Claim Form)
- Please immediately contact our Toll Free help line on 18001032292 in the event of any claim. Answer a few simple questions. Our Call Centre executives are there to help you.
- In case of property damage, theft or bodily injury claims to Occupants or Third party, Riot, Strike & Malicious act file a First Information Report with the Police. In other circumstances FIR is not mandatory.

We are here to Help You

- Our Claims representative will contact you within six working hours but not later than 1 working day of Claim intimation.

- Our representatives will brief you on the procedure & documents required & also advise you on the nearest Garage Location.
- Survey will be attended to within 1 working day.
- You can avail for cashless facility for repair of your vehicle at Authorized dealerships & Authorized Service Stations only.
- In case of Cashless, the Company shall make the payment in favour of the garage directly subject to deduction of Policy excess, depreciation as applicable & any additional work carried out.

Thing's to Remember

- Always remember to take your vehicle to either to your choice dealer or Authorized service station. It is advisable to get your vehicle repaired from a repairer doing quality work.
- In the event of the vehicle being disabled by reason of loss or damage covered under the policy, the company will bear the reasonable cost of towing charges(subject to policy terms & conditions and submission of bills) in addition to claim amount.
- Do not hand over your vehicle to anyone who does not have a effective driving license.
- Always maintain a copy of the driving license of the Paid driver
- Do not repair / dismantle the vehicle before the inspection & approval of the claim
- In case of Total Loss or Major Loss, don't forget, safe keeping of the damaged vehicle until the claim is finalized..
- Insured has the right of Information. He can enquire as how the surveyor/Insurer/garage have adjusted the claim.
- In case of any death including Occupants, Paid Employees & third party all relevant Legal documents & reports should be sent to us.
- Any notice from Third Party / Motor Accidents Claims Tribunal / court of law or any summons received concerning the accident has to be forwarded to us.
- No Liability or Promise to be made without the consent of the Company.

DOCUMENTS REQUIRED - MOTOR INSURANCE

1. Claim Form Duly filled in all aspects and signed by insured
2. R/C Book original with one self attested photocopy
3. Driver's license Original with one self attested photocopy
4. Vehicle fitness certificate wherever applicable original with one self attested photocopy
5. Road Tax ,Route Permit & Load Challan with one self attested photo copy
6. FIR / Charge sheet in case of major damage or third party property damage/ third party injury involved/Total Theft
7. Repair bills