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# Home

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## What to do in the event of an accident

- Please attend to bodily injury, if any.
- Please protect the property in the best way possible. If required take photographs. Immediately alert our Call Center. Immediately contact our TOLL FREE help line on 1-800-11-9966, in the event of any claim. Answer a few simple questions. Our Call Centre executives are there to help.
- Try to note the names and contact details of witnesses, if any.
- In case of theft or bodily injury claims, file a First Information Report with the police. In other circumstances FIR is not necessary.
- In case of fire attended by the Fire Brigade, please seek a copy of their report.

## Documents required for smooth processing of your claim:

- Allow our representative to inspect and assess the damaged property before carrying out repairs.
- FIR, if it is a case of property damage or bodily injury claim or theft.
- Do not make any compromises without the express sanction of the company.

We may request for additional documents, if required, depending on the case.

## **What Tata AIG will do**

In the event of a claim, we reach you fast and handle the case transparently. Our claims representative will contact you within 48 hours of intimation. They will:

- Inform you of procedures and documents.
- Consequent to the repair, we will make payment of our share of the loss, i.e. net of excess & depreciation, if any, to you within seven working days.

## **Do's:**

- Do maintain a copy of the policy handy.
- In case of Loss, please keep the damaged property safe and unchanged, until your claim is surveyed. Post survey you may carry out repairs.
- Please offer all help to the surveyor to fulfill his / her responsibility.
- You have the right to information. Please do understand how the surveyor has adjusted your claim, and your portion of the claim.
- In case of the death of employee and coverage chosen, obtain and forward Police Report / post mortem reports to us.
- A notice from Third Party / court of law or any summons received concerning the incident has to be forwarded to us.
- Please procure bills and cash memos of the repairs done and submit them to the insurance company.
- In case you have the original receipts of the property purchase it will help smoothen the claim process.

## **Don'ts:**

- Do not repair / dismantle the property before the company representative / final surveyor's inspection.
- Do not compromise / promise anything without the consent of the company.