
CLAIM PROCEDURE - AUTO

Remember to always carry the following documents in your vehicle:

- Registration Certificate
- PUC Certificate
- Insurance Certificate
- Always carry your Driving License on your person.

What to do in the event 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) to keep your replies ready for the Call Centre. Please 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.
- In case of property damage, theft or bodily injury claims, file a First Information Report with the Police. In other circumstances FIR is not necessary.

Documents required for smooth processing of your claim:

- Download [Claim Form](#).
- Driving License of the person driving the vehicle at the time of loss.
- FIR, if it is a case of property damage or bodily injury claims or theft.
- Vehicle Registration Book.

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.
- Guide you to a high quality repair facility.
- Draw out assessment of repairs with garages - no need for an estimate of repairs from you.
- Authorize repairs and inform you of extent and cost.
- If desired, consequent to repair, we will make payment of our share of the loss directly to the garage i.e. net of excess & depreciation, if any.
- As mentioned in the policy, all rubber and plastic parts will be subject to a depreciation of 50 percent, irrespective of age of the car. Fibre items will attract 30 percent depreciation. Other parts will be depreciated according to the age of the car, as mentioned in the Policy

We also offer the services of our auto repair partners, TAG Secure Garages, who offer superior quality:

- Infrastructure
- Manpower & Training
- Repair processes & practices
- Materials

Do's:

- Do maintain a copy of the driving license of the driver, in case he is not available after the accident.
- In case of Total Loss, please keep the wreck safe, until your claim is finalised.
- You have the right to information. Please do understand how the surveyor & garage have adjusted your claim, and your portion of claim.

- In case of the death of driver/cleaner/workmen, obtain and forward Police Report / post mortem reports 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.

Don'ts:

- Do not hand over your vehicle to anyone who does not have a valid driving license. It is illegal and against our duty as fellow citizens. It is easier to say "NO" the first time and every time.
- Do not repair / dismantle the vehicle before the inspection of the Company Representative / Final surveyor.
- Do not compromise / promise anything without the consent of the Company.
- Do not ignore small damages on windshield glass. In select cities we can guide you to the latest technology in glass repair. For more details on this, contact our Call Centre or the Claims representative.