

Motor Insurance Claims Guide by AIBPL

Before Buying Motor Insurance Policy	During the Insurance Policy Period
<ol style="list-style-type: none"> 1. Submit a duly filled in proposal and ensure that all information is accurate. 2. Ensure that mobile number, mail ID, Pan Card (or GST or CIN number in case of firm) or Aadhaar card detail are declared and given in the policy 3. Declare No Claim Bonus discount as per eligibility (Most important) 4. Include proper add-on covers in the policy. 5. Pay the premium duly and fully against premium receipt and check up the policy once received for all its correctness. 	<ol style="list-style-type: none"> 1. A copy of the policy and insurers contact detail are kept in the car for police / authorities' verification and any reference 2. If there is a change in ownership, please effect the name transfer immediately on the registration certificate and the Insurance policy (Most important) 3. If there is any inclusion or alteration like fitting LPG or CNG fuel or any Electrical and Non Electrical accessories, please inform complete details to the insurer and ask for endorsement in your policy. 4. Please ensure that the date of renewal is duly followed up for a timely renewal.
While Using the Motor Vehicle	After an Accident
<ol style="list-style-type: none"> 1. Ensure that the driver has a proper driving license with validity. 2. Drunken driving will have issue in all types of claims. 3. Ensure the RC validity, vehicle FC validity and operational documents like permit are available and duly valid and effective. 4. Use the vehicle only for the purpose which the same is registered and permitted in the RC, permit and insurance policy. 5. Ensure that your take proper care of the vehicle at all times. In the event of engine is off while driving in water, don't attempt to start the engine. Please arrange for towing of the vehicle. 	<ol style="list-style-type: none"> 1. Give an immediate claim intimation to the Insurance Company and Alert Insurance Brokers Private Limited (AIBPL) Mobile +918754904848 E Mail i.d claim@alertinsurancebrokers.com 2. Ask for list of cashless workshop 3. Spot photos and spot video is very important and if there is an opportunity inform the insurer for a spot survey. 4. Don't start repairs before a survey and written approval by the insurance surveyor (Most important) 5. Submit a duly filled claim form and copies of RC / DL / Policy and permit in case of transport vehicle. Insurer / surveyor / investigator may ask for additional information / documents for processing of the claim. 6. In the event of accident or break down, please don't use the vehicle before proper repairs. 7. If there is any Third Party property damage or injury / Death please inform Police Authorities and ask for CSR/FIR report.