

## **"LET US PLEASE HELP YOU"**

"We are always at your service to settle your claim as early as possible. The only thing we need is your help and co-operation. It is a good practice to carefully read all the terms and conditions of the policy and understand the policy coverage so that there is no misunderstanding in the process and settlement of claims."

### **PROCEDURES FOR LODGING MOTOR CLAIMS**

As soon as a claim occurs, be sure to inform us verbally immediately followed by a written intimation. After receiving your intimation of the claim, we will be deputing a Surveyor for the Survey formalities. The Surveyor might/will ask for the following documents:

1. Claim Form duly completed (provided by the Company)
2. Estimate/Quotation of loss/damage (at least two) and a cash memo with formal VAT paid details, if any
3. A valid copy of Driving License and Registration Book
4. A valid copy of Fitness Certificate, Route Permit (in case of commercial vehicle)
5. A valid copy of Passenger Challan/Load Challan (in case of commercial vehicle)
6. Police Report in original
7. Court Decision / CDO office's decision if any Third Party involved, if you have to compensate Third Party
8. Complete hospital papers in case of Third Party injury
9. Payment receipt in case of Third Party Property loss/damage/injury/death
10. A copy of your formal claim to other party who is at a fault for causing damage to your vehicle

To enable us to settle your claim expeditiously and to your satisfaction, please make sure that the above documents are submitted to us, in the absence of which the claim process may be delayed. After the complete documents are received by the Surveyor he will be submitting us his reports based on the information and documents provided by you. We will then study the reports and decide on the claim complying with the relevant condition of the Policy in every respect. If any further document and information is required from your side, we may be contacting you again.

The Company would not be liable for theft and or damage of accessories like cassette player, meter (in case of taxi) if not specially mentioned in the Proposal Form for insurance coverage with a separate Sum Insured.

**PLEASE MAKE SURE THAT**

1. The damaged vehicle is not repaired unless inspected by the surveyor deputed by us. Otherwise it will be difficult to ascertain the damage.
2. In case of loss to Third Party , report to police and a copy of the same is made available to us. Kindly also note that no offer/ compromise be made to such Third Party and if any letter is received in this regard the same may be sent to us for advising you for course of action to be taken. Make sure to lodge a formal claim to other negligent owner who causes damage to your vehicle.
3. Dismantled parts are kept in a safe way in order to prevent from theft for your interest(in such case, insurance company will not be liable).
4. The salvage items of the parts are preserved till the claim is finally settled (we may be asking you to surrender such salvage items). But in most of the cases surveyor shall suggest a monetary value and adjust such amount in claim assessment.
5. Understand properly the assessment of claim prepared by surveyor.
6. Always ensure that your insurance coverage represent full market value to avoid any under insurance.
7. Please note indemnity method is as per insurance Policy.

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### **PROCEDURES FOR LODGING FIRE CLAIMS**

As soon as a claim occurs, be sure to inform us verbally immediately by telephone followed by a written intimation. After receiving your intimation of the claim, we will be deputing a Surveyor for the Survey formalities. The Surveyor might/will ask for the following documents:

1. Claim Form duly filled up (provided by the Company)
2. Detail Estimate of Loss/Damage
3. Bill/Cash memo towards Repair/Replacement with formal VAT paid details, if any
4. Copies of Invoice/bills for the purchase of affected properties/bill of quantity
5. Witness Report / Sarjamin Muchulka
6. Police Report in Original
7. Extract of Stock register/sales bills, in case of stocks
8. Report on occurrence from local authorities/fire brigade/meteorological dept or other appropriated body
9. Salvage disposal particulars/value

To enable us to settle your claim as early as possible and to your satisfaction, please make sure that the above documents are submitted to us, in absence of which the claim process may be delayed. After the complete documents are received by the Surveyor he will be submitting us his reports based on the information and documents provided by you. We will then study the reports and decide on the claim complying with the relevant terms & condition of the Policy in every respect. If any further document and information is required from your side, we may be contacting you again.

### **PLEASE MAKE SURE THAT**

The secondary precautionary measures are taken to prevent further loss (in case of theft of property after fire damage, insurance company will not be liable for such losses).

The salvage items of the parts are preserved till the claim is finally settled (we may be asking you to surrender such salvage items). But in most of the cases surveyor shall suggest a monetary value and adjust such amount in claim assessment.

Understand properly the assessment of claim prepared by surveyor.

Always ensure that your insurance coverage represent full market value to avoid any under insurance.

Please note indemnity method is as per insurance Policy.

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### **PROCEDURES FOR LODGING MARINE CLAIMS**

As soon as a claim occurs, be sure to inform us verbally immediately followed by a written intimation. You can then depute a Surveyor as named in the Policy for the Survey formalities with an information to us. The Surveyor might/will ask for the following documents depending upon the case:

1. Claim Form duly completed (provided by the Company)
2. A copy of claim lodged on Railway/Road Carriers/Steamer Agent/Port Trust along with correspondence exchanged with them and also A/D card received from these parties.
3. Signed copy of Final Invoice and Packing List
4. A copy of Bill of Lading/Airway Bill / Consignment note
5. Custom Transit Declaration
6. Policy in original/Marine Certificate duly discharged on the back
7. Shortage/Damage/Non-Delivery certificate obtained from the Carriers/copy of the remarks entered in Railways Note Book in original
8. Letter of Subrogation
9. Power of Attorney
10. Port Landing Certificate in original
11. Survey Report in Original
12. Claim Bill with Vouchers if any, pending submission of the final bill, estimated of the loss

To enable us to settle your claim expeditiously and to your satisfaction, please make sure that the above documents are submitted to the Surveyor and in the absence of which the claim process may be delayed. After the complete documents are received by the Surveyor he will be submitting his reports to you based on the information and documents provided. You can send us the original reports and we will then study the reports and decide on the claim complying with the relevant conditions of the Policy in every respect. If any further document and information is required from your side, we may be contacting you again. Requirement of documents may vary according to the nature of loss and damage.

Please make sure to read the provisions mentioned in the backside of the insurance Policy reading "IMPORTANT ..... Procedure in events of loss/damage for which the company may be liable."

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### **PROCEDURES FOR LODGING MISCELLANEOUS (PERSONAL ACCIDENT) CLAIMS**

As soon as a claim occurs, be sure to inform us verbally immediately followed by a written intimation with a brief detail of injury and approximate time for recovery. After the treatment is over you can contact us again with the following documents:

1. Claim form duly completed (provided by the Company)

#### ***In case of Temporary Disablement/Bodily injury***

2. Complete Hospital/Doctor papers
3. Discharge Summary Sheet (if hospitalised)
4. Monthly income particulars of the injured
5. Number of days of disablement and number of days sick leave is approved by the employer (to be confirmed from attendant doctor and from the employer)

#### ***In case of Permanent Disablement /Bodily injury***

1. Hospital Papers confining the total disablement

#### ***In case of Death***

2. Relevant Hospital/Doctor Papers
3. Final Police Report in original
4. Post-mortem Certificate
5. Death Certificate issued by Hospital
6. Death Certificate issued by Government Authority
7. Legal Proof of relation with the nominee, if any

To enable us to settle your claim expeditiously and to your satisfaction, please make sure that the above documents are submitted to us, in the absence of which the claim process may be delayed. After receiving the documents from you, we will study them and get it confirmed of the particulars. We will then decide on the claim complying with the relevant condition of the Policy in every respect. If any further document and information is required from your side, we may be contacting you again.

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### **PROCEDURES FOR LODGING MISCELLANEOUS (HOSPITALIZATION/ MEDICAL) CLAIMS**

As soon as a claim occurs, be sure to inform us verbally immediately followed by a written intimation with a brief detail of injury and approximate time for recovery. After the treatment is over you can contact us again with the following documents:

1. Claim form duly completed (provided by the Company)
2. Complete Hospital/Doctor papers
3. Discharge Summary Sheet in case of hospitalization
4. Medical Prescriptions and Bills in original
5. Pathology Reports, if any
6. X-Ray, USG,CT Scan, MRI etc. Reports, if any

To enable us to settle your claim expeditiously and to your satisfaction, please make sure that the above documents are submitted to us, in the absence of which the claim process may be delayed. After receiving the documents from you, we will study them and get it confirmed of the particulars . We will then decide on the claim complying with the relevant condition of the Policy in every respect. If any further document and information is required from your side, we may be contacting you again.