

All insurance contracts are based on the information provided by the insured in the proposal form. The proposal form forms the basis of insurance contracts.

Some important points, which would help you in the claims procedure.

The loss or damage should be reported to the insurer immediately.

On receipt of claim intimation, the insurer will forward a claim form.

Submit the completed claim form along with an estimate of the loss to the insurer. It is preferable to submit an itemized estimate with separate values.

The insurer will arrange for inspection of the damaged items to assess the loss. In case of major losses, a specialist-licensed surveyor is deputed.

The insured has to provide the required documents to substantiate the extent of loss.

In case the cause of loss is not established, it is for the insured to prove that the loss or damage has occurred due to an insured peril.

On agreement of claim amount between the insured and the insurer, the claim is settled.

Excess as stated as per the Policy terms and condition will be deducted from the claim payable.

In view of varied nature of policies, certain points distinct to individual policies, in addition to the above, are listed below: (Please note that the documents mentioned are indicative and based on the circumstances of the claim, insurer may request for additional documents)

Motor vehicle (Private & two wheelers) claims

Claims under Motor policies

Notice of an accident (not necessarily a claim) involving third parties should be reported to the insurers.

The insured may be interested to pay compensation without going into whether he is liable to pay or not. It is therefore an express condition of the policy that no claim should be admitted or a compromise arrived at, without the approval of the insurers.

In case of major claims, the insurers may be willing to defend criminal case against the driver also on the basis of which compensation claims may be decided in the civil courts.

Every accident involving third parties is required to be reported to police. M.V.Act provides that a third party victim can proceed against the insurers directly. If the alleged accident is not reported to the insurers, the insurers can consider this as violation of policy condition. In such circumstances, even if insurers are required to pay compensation by a court of law, they have an option of recovering such claim amounts from the insured for violation of specific policy condition.

Procedure

Steps to be taken in case of an accident:

Notice of accident should be filed with IFFCO-Tokio General Insurance's toll free number 1800 103 5499

If damage is a major one, the accident may be reported before the vehicle is removed from the spot so that the insurers can arrange for spot inspection of damage.

The vehicle may then be moved to a workshop, preferably to authorized workshop, for estimation of repair charges.

On receipt of completed claim form and estimate of repairs the insurers will arrange detailed inspection of damage and cost of repairs will be ascertained.

The insurers will ensure that a person duly licensed drove the vehicle at the time of accident and that the vehicle is the one insured in their books. To that end, they will verify the Registration Certificate and the Driving license of the driver who drove at the time of the accident.

Upon completion of the above procedure, the repairers will be authorized to carry out repairs. The insurer may undertake to settle the repair bills directly with the garage or reimburse the insured.

What to do in case of an Own Damage Claim?

In the event of an accident-Please arrange for medical attention if anyone suffers injuries. Take down particulars of other vehicles/people involved, if any. Please do not accept any negligence for the accident nor commit to anybody regarding compensation, if any.

In the event of injury, death, third party property damage, burglary, theft, house -breaking and damage due to malicious act, riot, strike and terrorist activity, immediate information to the police station concerned is essential.

If the accident is severe in nature, and the vehicle cannot be moved, ensure proper protection of the vehicle at the spot. Please do not attempt either to start the engine or drive the vehicle after the accident and before required repairs.

Arrange to shift the vehicle to the nearest garage of your choice and ask them to prepare a detailed estimate (labor charges with list of parts along with its prices)

Please do not dismantle or alter the accident condition of the vehicle or repair till the vehicle is surveyed/assessed by a surveyor. Also to ensure that no parts or accessories are missing at any point of time.

Inform us about any accident or loss immediately.

Please submit the duly/completely filled-in claim form to us.

Please contact us for guidance on the cashless facility to avail direct payment facility by us to such a repairer.

Documentation to be submitted for verification & return (along with a set of photo copies)

Original vehicle registration book (including the fitness certification, if it is a separate document)

Original driving license.

Documentation for submission

Copy of the police complaint (FIR)

Estimate of repairs.

We may seek additional document(s) or ask for clarification(s) for processing your claim and that depends upon the claim. Please arrange to submit the same.

All damages / losses will be surveyed and assessed by a surveyor / assessor and admissibility of the claim and mode of settlement is decided only after the process.

Please note: Ensure that you give us the correct & complete contact details (address /telephone no's / mail IDs in the claim form. If you receive any notice or summon with regard to the accident (other than criminal proceedings, if any), contact us with the petition copy.

What to do in case of Theft claim?

If your car has been stolen, the first thing to do will be to file a police report.

Notify your insurance company as soon as you file the police report, this will help in case the thief has caused some damage to others with your car. Also please note, your insurance company will not process your claim if you have not filed a report with the police.

When you notify your insurance company, provide them all the details of loan/lease of your car along with the FIR.

Provide them with a description of your car, mileage, service record if any. Also submit the list of personal items stolen along with the car.

It is also important to inform your RTO of the theft.

Inform your financier immediately of the theft and ask them to discuss the case directly with your insurer this might expedite the claim process.

In case the police recover the vehicle, inform your insurer about the same.

If the vehicle is recovered, the Insurance company is liable to pay compensation on damages caused to the vehicle as per the terms and conditions of your policy and for stolen items if any, which are covered under your policy.

If the vehicle is not recovered, the police have to provide a Non-Traceable Certificate (NTC) and the court will have to give a final report under sec 173 Crpc.

If you have taken a car loan to purchase your car, the insurer will settle the amount directly to the financier. The settlement amount is on the Insured Declared Value (IDV). This might however differ based on usage and market value.