

CLAIM MANUAL

Claim Intimation

In the event of loss of an insured event the insurance company must be informed within 7 days.

Our contact details are as follows:

HDFC ERGO General Insurance Co. Ltd.

6th Floor, Leela Business Park,
Andheri Kurla Road, Andheri(E), Mumbai – 400059
Toll Free Helpline 1800 2 700 700

While Intimation of claim, Insured has to provide relevant information which includes Policy details and Loss details (viz. Loss Location, .Contact Details, Details of Loss / Accident)

Based on the details provided Claim will be registered and Claim No. will be provided to the Insured.

After registration, Claims officer will appoint the Surveyor within 24 hrs, if required.

Our Claim process:

- An acknowledgement with respect to the claim intimation is given to the insured, once we are in receipt of any claim intimation from the insured.
- Based on the information submitted in the claim intimation letter, if required, we may procure more information from the insured depending on the facts mentioned therein up to the satisfaction of the Company.
- Surveyor / Investigator may be appointed if required.

This requires, when a Surveyor is considered for appointment the following factors should be looked at:

1. The nature of loss
2. The nature of material lost
3. The geographical location of the loss
4. The Surveyors credentials, which would comprise of:
 - A. His qualifications
 - B. His experience

C. The quantum of loss assessed by him in earlier surveys.

D. His Certification by IRDA

- Apart from surveyor/investigator, opinions of legal experts are sought, if required.
- Based on the investigation and documentations provided, the decision with respect to the claim would be taken and accordingly conveyed to the insured (vide written communication)

Surveyors Responsibilities:

1. The Surveyor must issue an 'ILA' or initial loss assessment, as soon as his preliminary assessment is over.
2. He should continue to advise about revision in reserve as his adjustment progresses, till a firm figure is arrived at.
3. He must submit the reports and photographs both in hard copies and soft copies.
4. He should clearly establish coverage.
5. He must clearly establish Cause of loss.
6. Loss Adjustment should be done in clear financial terms, with attachments certified by a CA if financial statements are involved.
7. Salvage value.
8. The Surveyor should also determine loss minimization possibilities, by involving experts from India/Abroad, if required. If so agreed, with the insurers, he will co ordinate the activities of these specialists, so as to ensure that maximum equipment is made serviceable again.

The following basic documentations / Information are required to be furnished by Insured within 15 days from the date of intimation to Insurer

- a. Claim Form of the Company duly completed and signed by the insured and/or insured's legal representative.
- b. Independent evidence of the event occurring, nature and extent of the loss and all the documents to substantiate the amount sought from the Company, such as
 - i. First Information Report
 - ii. Investigation Report by the Police
 - iii. Fire Brigade Report
 - iv. Bills and invoices, valuation reports etc required to support and substantiate the claim amount
 - v. Estimate of the repairers
 - vi. Invoice of the suppliers for replacement
 - vii. Final Bill of repairers

- viii. Court Summons / legal notices, if any
- ix. Proof of rent in dwelling and dwelling taken up as alternative accommodation
- x. Rent Agreement
- xi. KYC documents where settlement amount is over 1 lac
- xii. Bank account details of the claimant for electronic settlement and Cancelled Cheque
- xiii. In case of Total loss a certificate from the appropriate municipal authority/ or an Architect that declares and certifies the insured Building as uninhabitable

Any other document as may be necessary and appropriately applicable for the claims preferred under the different sections of the policy.

- xv. In cases where the Insured is the owner occupant of a Building, the Insured shall at the time of making the claim produce to the Company one or more of the following documents as may be demanded by the Company for building covered on Agreed Value Basis:
 - a. Approved Plan of construction/extension, license for construction which is sanctioned by statutory authority
 - b. The Building Completion Certificate and the Occupancy certificate or letter of Possession from the builder
 - c. Sales Deed, Title Deeds; or any other like document that establishes the title of the insured with respect to the insured property
 - d. The latest property tax / electricity bill, if issued in the name of the insured by the appropriate municipal authorities;
 - e. The Receipts of the payment made to builder of the property.
 - f. Development Agreement; In cases where the insured flat/apartment is in redeveloped Building

Condonation of Delay

The Company may condone delay on merit where it is proved that delay in reporting of claim or submission of claim documents is due to reasons beyond the control of the insured. Notwithstanding the above, delay in reporting of claim or submission of claim documents due to reasons beyond the control of the insured shall not be condoned where such claim even if reported in time would in any which ways be rejected.

In case of claim or generally, the Company may be contacted at the following address:

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