Motor Claim Procedure

Notify the Company:

The first step in the claim process is for the policyholder (known as “the insured”) to notify the Company about loss. The insured can contact the insurance agent, who will then notify the company or the insured may notify the company directly. In either method insured will be expected to provide some basic information: When the loss occurred; The Policy number, the names and contact information of the people involved (if the loss was an accident involving another person); a description of what happened; whether anyone was injured; a description of any property that was damaged; and locations where the claim surveyor can inspect the damaged property along with the contact number of the person (Insured or someone acting on behalf of insured).

Coverage Decision:

When the surveyor has gathered sufficient information, he will make a final determination as to whether coverage applies, if he concludes that coverage applies, he will develop an estimate.

Payment:

When an agreement is reached, the company will issue payments. These can go directly to the insured, to the repair shop or contractor doing the work, to health care providers, or to vendors. Once the company has made all agreed-on payments and the insured or injured person has signed a release, the claim surveyor closes the claim process.

Kindly Note:

- Shift the vehicle safely to the side of the road to avoid further damage or and intimate UIL Office for further advice.
- Surveyor will inspect the vehicle at workshop. It is advisable to be present in workshop during surveyor’s visit.
- Provide requisite document to surveyor as mentioned above. Please furnish original documents for verification wherever required.
- In case where vehicle is being repaired at UIL approved Workshops the payment will be made directly to the workshop and insured has to bear the difference amount as per policy conditions.
- Information about the approved claim amount and deductions on account of depreciation/excess if any will be made available to the garage before delivery of the vehicle. Insured may ask for the same from repairer.
- For all workshops except UIL approved Workshops, you are required to settle the bill with workshop and submit bills along with receipt to the UIL for claim settlement as per surveyor report.
- Submit bill to the UIL office for claim settlement as per surveyor report.
- Claim settlement will take approximately 30 days from the date of submission of final document(s), provided all document(s) are in order

In Case Of Motor Claim:

•Complete policy number

•Insured Name and contact number

•Name of the driver driving the vehicle at the time of accident

•Place of accident

•Vehicle registration number

•Vehicle type & model

•Brief description of accident

•Date and time of accident

•Current location of the vehicle

•Move the vehicle to garage and we will depute the surveyor to assess the loss. Surveyor will get in touch with you.

Note:

- Terms and conditions of policy apply.
- In case the insured is hospitalized, kindly collect all the hospitalization documents at the time of discharge.
- Submit the claim documents to UIL office for claim processing within 7 days of completion of the treatment.
- Claim settlement will take approximately 7 days from the date of submit of final document, provided all document are in order.

Motor Claim Procedure

Investigation:

The company after receiving the intimation and ensuring that Policy is in force will appoint a surveyor to survey the claim. He will determine whether the insurance applies to the loss (Claim is payable or not). If he concludes that the insurance does not apply, he will inform the insured of that and close the process (and will issue the No Loss Report to us, on behalf of that report we will further write to insured about the basis on what the loss has been rejected). Viagra without erectile dysfunction poses potential risks, potentially affecting cardiovascular health. Its use without clinical necessity, contrary to medical advice, can lead to psychological dependence. Users must consult healthcare professionals. If he determines that the insurance does (or at least, might) apply, he will investigate further. He may inspect damaged property; interview the insured and any witnesses; and speak with physicians, contractors, mechanics or anyone else involved in treating injuries or repairing damage who seems to be involved and need to been inquired or investigated. Documents are sought by the surveyors relevant to the claim. Please note that the surveyors are instructed to issue report within 30 days of being appointed and in either case he will furnish us a progress report enabling us to provide us the maximum customer satisfaction by processing his claim on time after all the required documents are received by the surveyors.

Negotiation:

At this point, the company is ready to make a settlement offer. For property damage, the offer will be for amounts to repair or replace the property. For injuries, the offer may include amounts for medical costs and any necessary therapy. The insured then has the choice of accepting the offer or rejecting it. Most insurance policies specify procedures for the insured and the company to follow in the event that they do not agree on a claim settlement, up to and including arbitration

Hand over documents to surveyor / Garage:

- Filled claim form with all mandatory fields.
- Copy of insurance-policy/ cover note.
- Copy of registration certificate, tax receipt, sales invoice (please provide original for verification).
- Copy of motor driving license (with original for verification) of the person driving the vehicle at the time of accident.
- FIR / Police Roznamcha (For theft/third party property damage/death/bodily injury/Major Loses/)
- Estimate of repair from the repairer.
- Copy of Fitness certificate(applicable for commercial vehicle)
- Copy of Permit (applicable for commercial vehicle)
- Copy of Load Challan (applicable for goods carrying vehicle)

Do Not:

- Make any compromise with any third party in case of an accident involving third party.
- Leave the vehicle unattended at the spot.
- Proceed with accident repairs before the vehicle has been inspected by the surveyor.

UAN:111-845-111
Email: info@ublinsurers.com
ubl.mclaims@ublinsurers.com

Keep the following information ready before intimating the claim:

- Policy No. (Policy to be issued before registration if not done earlier)
- Name & contact details of person intimating the claim
- Date & time of accident / loss
- Nature of loss, Place of loss and Brief description of loss
- Name of the hospital if insured is hospitalized
- Name and address of police station if FIR filed
- Name of person who took insured to hospital
- Contact no. and address if insured is not at the address given in the policy
- Designation and grade of the person and since when he is covered under the policy

  (For Group Policy)
- Name of attending physician and family physician
- e-mail id of insured for future correspondence

Contact us:

Phone: 021-111-845-111 (For Branches in Karachi)
042-111-845-111 (For Lahore Branch)
061-111-845-111 (For Multan Branch)
051-111-845-111 (For Islamabad Branch)
041-111-845-111 (For Faisalabad Branch)

Email: info@ublinsurers.com