Non - 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.

In Case of Non-Motor Claim:

Insurance policies are contracts of insurance between the insured and Insurer. The insured needs to understand the policy issued to him before the loss occurs.

Submitting Documents:

In support of your claim the insured may be required to submit the following documents:

In Case of Fire Policy Claims:

- Claim form, duly filled in & signed by the Insured.
- Inventory of loss. Repairs bills. Lab. Test reports, if required Photographs, if taken by the Insured Departmental Note about the incident Fire Brigade Report FIR & Police Roznamcha.

In Case of Engineering Claims

1. Claim Form
2. Photographs
3. Police report (first and final)
4. Fire Brigade report

Note: 3 & 4 may be waived where the survey report is clear and does not cause any doubt on occurrence as well as extent of loss. Where Occurrence of riot is in public knowledge, production of Final Police Investigation Report and Fire Brigade report may be waived.

- Give your contact details i.e. Phone Number / Cell number / Email Id and address where you are available.
- Maintain all the records of expenses incurred and all the copies of documents and correspondence exchanged in respect of the loss.
- Do not dispose off the damaged item before the surveyor has seen the damaged goods and permits to dispose it.

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Property Lossess:

- Make detailed lists, of all damaged items identifying make and model numbers. Identify where and when you bought the item and its original purchase price.
- If it is safe to do so, take a good look around your property and make a note of any structural damage. Don’t forget to look at all structures on the property such as sheds, fences, garage, etc.
- Obtain detailed written repair estimates from reliable, licensed contractors. The estimate should clearly give detail of labour and material needed.

Property Damage:

- Nature and extent of loss / damage, valuation, depreciation
- Contributory negligence
- Loss of use, loss of profits, increased cost of working, etc. as claimed.

Settling Your Claim:

Once we agree on the terms of the settlement, payment will be sent promptly

In case of Personal Accident Claim:

If any person meets with an accident, attend the person first. Give him the necessary first aid. Arrange to shift the injured person to the nearest hospital.

It is mandatory to intimate the accident to UIL
UAN: 111-845-111
Email:
info@localhost
abdul.patel@localhost
ahmed.waqar@localhost

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

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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) . 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

In Case of Marine Claims:

- Policy/ Certificate of Insurance duly endorsed
- Invoice
- Packing List
- Surveyor's Report
- Contract of Carriage i.e. Bill of lading, Air Way Bill, Lorry Receipt (Consignment Note), Railway Receipt (Original in case of Non – delivery)
- Documents Pertaining to Recovery

Stock Loss:

- Try and make the detailed list of the stock damaged.
- If possible try to minimize the loss by segregating the damaged goods from the undamaged goods.
- Try to ascertain if the damaged goods can be restored to its original shape / state if so try to take steps to do so but in consultation with the surveyor.
- Keep the details of stock statement ready as on date of loss (before loss).
- Segregate the stock position into Raw materials, Stock in process, semi-finished goods /finished goods/ others.

Liability Loss:

- Inform UIL of the happening of an event, which may give rise to a claim under the policy.
- Don't forget to take down the Name, address and telephone number of the witness which will help us if contributory negligence is there and to be proved.
- Collect full details of the happening of the event like:-

Bodily Injury / Death:

- Age, Occupation, status, Income, Dependency, Age of the Dependents etc.
- Percentage of Disability supported by Medical Certificate.
- Contributory negligence.
- Forward the notice of the claim that may be received without admitting the liability to UIL.

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? Inquiry Procedure:

As your Insurer, UIL strives to maintain the highest standard of service at all times. If you have an inquiry or concern regarding your policy or claim we encourage you to

- Ask us Call us on 111-845-111 or your insurance broker and agent for an explanation.
- Have all the pertinent information and documentation available.
- Make sure that you keep a record of who you talked to and what was said.

If your concern is still not addressed to your satisfaction we urge you to write to the Claims Head of the UIL office that issued you the policy.

We will of course make every effort to resolve any problem in a fair and reasonable manner.

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.

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