

## **MOTOR CLAIMS PROCEDURE**

Procedure to be followed to demand a claim under the auto insurance policy:

1. In case of an accident, you must obtain a police report as this is required by law to process your claim. This is also required by the workshop to carry out the repairs on your vehicle.
2. You do not have to visit our office in person to register a claim. Instead, please send a scanned copy of the following documents to [motorclaims@daraltakaful.com](mailto:motorclaims@daraltakaful.com) or fax them to 04 2959207
  - a. Copy of Police Report
  - b. Copy of Registration card (Mulkiya)
  - c. Copy of Driving License of driver at the time of accident
3. In cases where the accidents are referred to courts, you will need to produce the court verdict for the claim to be processed.
4. Once the claim is opened, you will receive an SMS with a claim reference number and the contact details of one of our approved garages or dealer workshops, based on your policy coverage.
5. You have to take your vehicle to the approved garage or dealer workshop and submit the original police report, copy of registration card and copy of driving license to the service advisor of the workshop.
6. In case of non-agency repair, our approved garages also provide the facility to pick up the accident vehicles and return it to you after repairs.
7. If the vehicle cannot be driven, you have to call our 24 hour emergency roadside assistance service provider on 800 4101. The assistance provider, IMC, will tow the vehicle to the nearest approved workshop.
8. Once we receive the repair estimate from the workshop, we will depute a surveyor to inspect the vehicle and finalize repair costs.
9. We shall then arrange to issue an LPO to start the repairs, should everything be in order.
10. Recovery claims, where another vehicle was 'at fault', shall be handled as per Emirates Insurance Association guidelines.
11. If you are eligible for a 'Hire car' as per policy conditions, we will arrange to deliver the Hire car to you as per your convenience. The documents required for Hire car are:
  - a. Driving License copy
  - b. Passport copy with visa page
  - c. Credit Card Imprint (To protect against fines and Salik charges)
12. Once repair is completed, you will be informed by the garage or dealer workshop and you can collect your vehicle.
13. In case of 'at fault' claims or where the 'at fault' third party is not known, you will be required to pay the amount of Excess as per Policy conditions. This amount will be advised to you and you can pay the same to the Garage when you collect back your vehicle after the repairs.

*Disclaimer: In certain cases, third parties like IMC or the approved garages have their own procedures of handling accident vehicles or repairs. The above procedure may not exactly hold good for such cases.*