

Document Check List Commercial Claim

Consent Surveyor / Investigator

Sr. No.	Description	Deductibles
1	Admissibility of Claim	<p>On receipt of the Claim intimation from the call centre the Claim Officer will check the 6P, Premium :-Check whether Sec 64 VB is complied with. Period :- Check whether the insurance is in force. Peril:- Check whether the cause of loss is covered. Property:- Check whether the property said to be affected is insured. Place :- Check whether the location is covered, Person :- Check whether the claimant has insurable interest</p> <p>KYC to be checked if not done same shall be done.</p>
2	Policy Servicing - Claim Intimation and Processing	<p>East Zone 1.Ms. Mousumi Barman- Claim Handler – (Mousumi.Barman@universalsompo.com) 2.Mr. Koushik Roy Choudhuri- Claim Handler (Koushik.Choudhuri@universalsompo.com) 3.Mr. Sarvanan Krishnamurthy – Zonal Claims Manager (saravanan.krishnamurthy@universalsompo.com)</p> <p>West Zone 1.Ms. Gajala Patel – Claim Handler(Gajala.Patel@universalsompo.com) 2.Mrs. Chanda Seth- Claim Handler(chanda.seth@universalsompo.com) 3.Mr. Amrut Shintre- Zonal Claims Manager (amrut.shintre@universalsompo.com)</p> <p>North Zone 1.Mrs. Deepmala – Claim Handler (deepmala.parida@universalsompo.com) 2.Mrs. Jyoti Verma - Claim Handler (jyoti.verma@universalsompo.com) 2.Mr. Uday Singh – Zonal Claims Manager (uday.singh@universalsompo.com)</p> <p>South Zone 1.Mr. Sabareesh – Claim Handler (Sabareesh.S@universalsompo.com) 2.Mr. Sarvanan Krishnamurthy – Zonal Claims Manager (saravanan.krishnamurthy@universalsompo.com)</p> <p>GMK Zone 1.Mr. Vijendra Kumar – Claim Handler (Vijendra.Kumar@universalsompo.com) 2.Hemant Kumar - Claim Handler (hemant.kumar1@universalsompo.com) 3.Aridamma Thapa - Claim Handler- (aridamma.thapa@universalsompo.com) 4.Manya Khullar – Claim Handler (manya.khullar@universalsompo.com) 2.Mr. Vishal Saxena – Zonal Claim Manager (vishal.saxena@universalsompo.com)</p> <p>Corporate Office 1.Mr. Anupam Shukla- Line Head (anupam.shukla@universalsompo.com) 2. Manan Satalkar – Corporate Claims Manager(manan.satalkar@universalsompo.com)</p>
	Turn Around time	<ol style="list-style-type: none"> Appointment of Surveyor within 24 hours (GIC council tech system is still awaited) The Surveyor shall share the Letter of requirement within 07 days from the date of his visit to the loss premises/Interaction with the insured. The Surveyor shall submit the report within 15 days of appointment. The Insurance Company shall settle the claim within 07 working days but not later than that from the date of receipt of the surveyor report.

	Escalation Matrix when TAT is not satisfied	1st Level of Escalation :- Zonal Claims Manager 2nd Level of Escalation :- Line Head/ National Claims Manager 3rd Level of Escalation :- Chief Claims Officer																
3	Include a sample claim calculation process for retail products	<table border="1"> <thead> <tr> <th>Particulars</th> <th>Assessed amount</th> </tr> </thead> <tbody> <tr> <td>Gross Assessed Loss</td> <td>1,11,881</td> </tr> <tr> <td>Less : Salvage</td> <td>5,000</td> </tr> <tr> <td>Less : Under Insurance (18%)</td> <td>17,298</td> </tr> <tr> <td>Less : Excess</td> <td>10,000</td> </tr> <tr> <td>Adjusted Loss</td> <td>79,583</td> </tr> <tr> <td>Less: RI Premium</td> <td>265</td> </tr> <tr> <td>Net Assessed Loss</td> <td>79,318</td> </tr> </tbody> </table>	Particulars	Assessed amount	Gross Assessed Loss	1,11,881	Less : Salvage	5,000	Less : Under Insurance (18%)	17,298	Less : Excess	10,000	Adjusted Loss	79,583	Less: RI Premium	265	Net Assessed Loss	79,318
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Marine

1. Claim bill of insured
2. Claim Form
3. Original Insurance policy (ISV)/ Certificate of Insurance/ declaration under the open policy duly endorsed by the Insured. (A letter of indemnity may be furnished if the original ISV is lost.)
4. Original or signed copy of sale invoice along with packing list wherever available.
5. Original or printed copy of contract of affreightment
6. Bill of Lading (in case of sea voyage)
7. AWB / Air Consignment Note (for Air Cargo)
8. Railway Receipt (rail transit)
9. GR/LR for inland transit
10. MTD/CTD (for multimodal transport)
11. Postal Receipt for sending's by post.
12. Triplicate or exchange control copy of Bill of Entry
13. Copies of monetary claim notice served on carriers and correspondence exchanged with them along with the original Registered A/D cards/ registry slip or any other valid evidence of service of claim notice within the statutory time limits.
14. Damage certificate issued by carrier as an acknowledgement to insured's letter of monetary claim
15. Survey report & fee bill
16. Master's protest/Ship log & landing remarks
17. Letter of Subrogation duly stamped and executed (only where recovery from carriers/other third party is possible).
18. Special Power of Attorney (wherever recovery from Railway/other carriers is involved). In other cases as required

Checklist for Total and/ or Constructive Total Loss

- a. Documents listed in "basic marine document"
- b. Copy of valued claim on the carrier/port authorities (as the case may be) and acknowledgement thereof
- c. Notice of abandonment in case of CTL to customs authorities
- d. Open assessment/ delivery certificate/ ship survey report

Checklist for Particular Average- Partial Loss i.e. theft, pilferage, shortage and other damages (in case where loss or damage is reported before clearance from the dock):

- a. Documents listed in "basic marine document"
- b. Assessment report by sea/air/MTO carrier/ postal authority
- c. Survey Report of independent surveyor
- d. Claim form/ claim bill
- e. Steamer/ port survey report
- f. Customs examination certificate before clearance of consignment from docks g. Copy of F.I.R. (for accident claims)

Checklist claims under rail/road transit policies

- a. Original policy or certificate of insurance duly endorsed
- b. Invoice (original or copy)/packing list/weight specification
- c. Contract of affreightment
- d. Independent Surveyor's report, if any
- e. Recovery documents (detailed later)
- f. Letter of Subrogation (if recovery is possible)

Checklist for General Average Claims

- a. Original Policy / Certificate of Insurance duly endorsed
- b. Confirmation of section 64VB from SBU
- c. Bill of Lading (signed copy)
- d. Invoice (original or signed copy)
- e. A copy of notice declaring GA by the Ship owner/ Agent
- f. General Average Deposit Receipt on the original Lloyd's Form duly endorsed
- g. Copy of Average Bond signed by Insured and submitted to adjusters
- h. GA Guarantee issued by USGI on behalf of the Insured in terms of insured's share of General Average Contribution
- i. Counter guarantee to USGI on their letter head in the format available at the end of the claims manual. (General Average adjustment may be based on a contributory value of the cargo which may be higher than its insured value, therefore, a Counter Guarantee is obtained from the Insured)
- j. Adjustment report of average adjusters towards contribution of insured's cargo in the GA expenditure/sacrifice.

Fire

- 1) Duly filled in Claim Form
- 2) Statement of Insured/Eye witness regarding loss
- 3) Confirmation of Reinstatement (in Case of RIV policy)
- 4) Last Three years Balance Sheets with Schedules
- 5) Current year Provisional Trading A/c and balance Sheer
- 6) GST returns for lest FY upto month of lass
- 7) Stock Registers (Purchase/Sales)
- 8) Purchase and Sales Invoices
- 9) Estimate of repairs
- 10) Detailed Claim Bill with necessary bills / vouchers
- 11) Departmental Note on the incident
- 12) F.I.R. in case of fire arising out of rioting mob, striking workers, malicious damage by third parties or terrorist damage
- 13) Fire Brigade Report
- 14) Forensic Departments Report, if applicable
- 15) Laboratory Test Report – in case of quantification of loss to stocks / assessment of nutrient loss
- 16) Industry Expert's Report – in case of engagement of any civil expert / industry expert
- 17) Copy of Work Orders / Purchase Orders
- 18) Repair / Replacement Bills with payment proofs
- 19) Photographs / Video, if arranged
- 20) Newspaper cuttings
- 21) Meteorological Report – In case of involvement of AOG perils
- 22) Schedule of fixed assets with respective values
- 23) Basis adopted for fixing sum insured under the policy
- 24) Stock Register, Copy of declarations submitted to Insurers
- 25) Layout plans, specifications etc.

Engineering

- 1) Duly filled in Claim Form
- 2) Statements of Insured/Operator regarding incidence
- 3) Logbook entries of affected machine
- 4) Maintenance records of affected machine
- 5) Statutory certificates from authorities, where applicable
- 6) Purchase invoice of affected machine
- 7) Quotation from manufacturer for new machine of same kind
- 8) Technical report from Mfg. On cause of loss
- 9) Final bill of repairs/replacement
- 10) Age proof
- 11) Record of Labour involved in activities related to claim.
- 12) Inventory of Loss.
- 13) Abstract of relevant portion of Running Account Bill
- 14) Proof of reinstatement with invoice and payment
- 16) OEM s report/authorized service engineers report
- 17) Salvage disposal payment proof with GST tax invoice
- 18) Photographs if arranged

MISCELLANEOUS

- 1) Claim Form duly filled in & signed.
- 2) Statement of insure regarding loss Estimate of repairs
- 3) Final bill of repairs/replacement
- 4) Lost three years Balance sheets with Schedules
- 5) Current year Provisional Trading A/c and balance Sheet
- 6) GST returns for last FY up to month of loss
- 7) Stock Registers (Purchase/Sales)
- 8) Purchase and Soles Invoices
- 9) Claim Bill

SHOPKEEPERS

- 1) Claim Form duly filled in & signed.
- 2) Statement of insure regarding loss
- 3) Estimate of repairs
- 4) Final bill of repairs/replacement
- 5) Lost three years Balance sheets with Schedules
- 6) Current year Provisional Trading A/c and balance Sheet
- 7) GST returns for last FY up to month of loss
- 8) Stock Registers (Purchase/Sales)
- 9) Purchase and Soles Invoices
- 10) Claim Bill

BURGLARY

- 1) Claim Form duly filled in & signed.
- 2) Police Final Report/Untrace Report/Charge sheet
- 3) Statement of Insured/Guards/Eyewitness regarding lost
- 4) Photographs evidencing forcible entry
- 5) Estimate of repairs for property damaged.
- 6) Final Invoices for repair of property damaged
- 7) Letter of Subrogation (on 500 Rupee stamp paper dully notarized)

ALL RISK INSURANCE-

- 1) Claim Form duly filled in (on ned.- Claim Bill.- F.I.R / Final Investigation report (for theft/RSMDT Claims).
- 2) Statement of Witnesses, if any- Document to substantiate loss like Valuation certificate, Invoices, Inventory etc;- Letter of Indemnity.

FIDELITY GUARANTEE INSURANCE

- a) Claim Form duly filled in & signed.
- b) Details of amounts / deposits adjustable towards the claim.
- c) Claim Bill.
- d) F.I.R / Final Investigation report.
- e) Document to substantiate loss.
- f) Notarized written statements from the employee concerned /other relevant persons.
- g) Records of Departmental proceedings where applicable.
- h) Letter of Indemnity.

WORKMENS COMPENSATION DEATH

- 1) Claim Form duly filled in & signed.
- 2) Statement of Wages
- 3) Wages register
- 4) Muster Roll
- 5) Original Death certificate
- 6) Post-Mortem report
- 7) FIR copy/Final report
- 8) Panchnama
- 9) All medical papers
- 10) Attested copy of statements of witness, if any lodged with police authorities (if any)
- 11) Photographs, if possible, as per incidence of claim
- 12) Certificate confirming relationship between employee and employer
- 13) Confirmation- Accident during employment and in the course of employment
- 14) Investigation Report
- 15) Copy of summons/Intimation to WC court
- 16) Copy of Award given by WC court

WORKMENS COMPENSATION TTD

- a) Claim Form duly filled in & signed.
- b) Statements of wages
- c) Wages register (Muster rolle)
- d) Doctor's Medical Certificate for Disability/Treatmentf)
- e) All medical papers for treatments
- f) Statement of concerned witnesses
- g) Certificate for relationship between employees and employers
- h) Confirmation Accidents during employment and in the course of employment
- i) Investigation Report
- j) Applicable discharge vouchers
- k) Photographs if possible, as per incidence of claim

CATTLE & LIVESTOCK

- a) Claim form with Vet certificate showing market value
- b) Statement of concerned persons
- c) PM Report sound by the Veterinary Doctor
- d) Intact Ear tag/Microchip duly verified by sensor/meter
- e) Photograph of the Dead Animal with Ear tag.

POULTRY

- a) Claim form with Vet certificate showing market value
- b) Statement of concerned persons
- c) PM Report sound by the Veterinary Doctor
- d) Purchase invoice
- e) Daily Stock register
- f) Mortality register
- g) Vaccination register

Cyber Insurance Claim process(Retail)

- a) Fully completed and signed Claim form
- b) Copy of FIR lodged with Police Authorities / cyber cell
- c) Copies of legal notice/summon received from any Affected Person/entity
- d) Copies of criminal case filed against third party under the relevant insuring clauses
- e) Copies of invoices for expenses incurred with payment proof on restoration cost
- f) Details/invoices of Costs incurred for filing of criminal case /Claim for Damages against third party
- g) Proof to show that the Personal Data is the propriety information belonging to the Insured.
- h) Proof to show that Loss is incurred by the Insured.
- i) Proof of payment made to the third party in case of admissibility in line with policy terms and condition.
- j) Letter of Subrogation from Insured duly notarized, in case claim is to be reimbursed to 3rd party.

EYEWEAR INSURANCE

- a) Fully completed and signed Claim form
- b) Photograph of the item/product/commodity claimed under the alleged incident.
- c) Copy of FIR lodged with Police Authorities in case of theft/Burglary/ Riot/Strike.
- d) Invoice or Proof of Purchase for the alleged product/commodity claimed with payment details.
- e) Authorized repairer/service engineer's report along with the estimated cost of repair/replacement.
- f) Letter of Indemnity from Insured duly notarized in case loss value exceeds 1 Lakh.
- g) CKYC, Bank Mandate form, Cancelled cheque copy
- h) Any other

Trade Credit Insurance

1. Copies of Invoice
2. Statement of account – duly signed and stamped with the name of the authorized signatory along with the designation mentioned
3. Bill of Lading (stamped with shipped on board seal) / Delivery Receipt (signed & stamped by the buyer)
4. Sales Contract OR Purchase order
5. Any demand letter issued to debtor
6. Copies of correspondences between the debtor and the insured in respect of the overdue.

Liability Insurance

- Detailed version about the incident / alleged misfeasance
- Details of loss caused / injury / death / property damage including all available information on victims as well as estimated quantum of liability
- Steps taken by the insured to mitigate the loss
- Statements from Witnesses, sketch plans, photographs, visual records of evidence / circumstances, video etc.
- Any other evidence in support of claim
- Press Reports
- FIR / Investigation Report of police
- Survey / Investigation Report
- All notices / summons from the court
- Weather (meteorological) report
- Pollution Control Board Report
- Post Mortem Report / Medical Certificate
- Consumer Action Group / Society / Group Representation / Report
- Details of other insurance
- Legal opinion on admission of liability / appeal
- Details of claims, if any, preferred by the affected party / insured for the same loss from any other source
- Payment proofs from insured subject to admission of liability

Bankers Indemnity Insurance

1. Brief Profile of Insured
2. Detailed incident of loss on Insured letter head
3. FIR /status/final report for police
4. FMR report submitted to RBI along with Internal investigation report.
5. Employment details of the accused along with joining letter, salary slips, attendance records and the role assigned in case of infidelity.
6. Recovery details including recovery from retirals.
7. Copy of charge sheet if matter is in court of law
8. Letter of Subrogation on Rs. 500 dully stamped & notarized.
9. Any other requirement pertaining to nature of loss reported under the respective sections as defined by the deputed surveyor.
10. Payment proof from the insured.

Marine Hull

- i) A final Survey Report inter-alia incorporating the following:
 - a. Name of the registered owner of the vessel
 - b. Identity of the vessel including registration details. Licence particulars including validity thereof wherever applicable.
 - c. The details of loss suffered.
 - d. The Surveyor's observation on the alleged circumstances of the loss.

- e. The reasonable probability of the alleged circumstances giving rise to the losses noticed and/or claimed;
- f. Quantification of repairs/replacement cost, Salvage, Sue and Labour etc. where applicable.
- g. Cause of loss as per the Perils Clause of the policy.
- h. Confirmation of class if applicable.
- i. Confirmation on compliance with Conditions and Warranties relating to Trading, Weather, Lay up, Watch and Ward etc., and also the provisions of the applicable statutes.
- j. Adequacy of sum insured for G.A, Salvage, Sue & Labour, Collision liability claims etc.
- k. In case of total loss claims, specific recommendations of the surveyors whether the claim is actual total loss or constructive total loss with reasons.
- l. Comments as to the direction, speed and angle of blow in respect of collision claim together with opinion on degree of blame attaching to each vessel.
- m. Photographs of the wreck, salvage operations, Sue and Labour etc. wherever practicable.
 - ii) Copy of Certificate of Registration and License, if any, issued by the concerned authorities;
 - iii) Original of the Certificate/Letter of Cancellation of Registration of vessel in respect of Total Loss claims.
- iv) Weather Report for the relevant place, date and time from the competent authority in case Adverse Weather Warranty is involved;
- v) Affidavits and/or statements by the Owner, Tindal and all members of the crew separately of the insured vessel and/or rescuing vessel, if any, made to any authority such as Police, Magistrate, Notary Public, Port Office, Indian Consulate etc.
- vi) Marine Casualty Form issued by Mercantile Marine Department where applicable.
- vii) Police Report for claims within the territorial waters and for SRCC claims.
- viii) The loss should be reported to the Port Authorities if occurring within the port area.
- ix) In view of the localised and small scale operation, 'Salvage Charges' covered under the Fishing Vessels' policy is to be seen differently from that under Ocean-going Vessels' Policy in as much as neither the Lloyd's Open Form for salvage agreement nor any international professional salvor is ever likely to be involved in salvaging such vessels. Therefore, in most of the cases the salvage services rendered to fishing vessels will be contracted salvage and, for the purpose of eliminating unnecessary complications, it is advisable to treat such ' Salvage Charges' as 'Sue and Labour' costs for all practical purposes. It is, however, to be ascertained that the amounts claimed for such costs are both actually incurred and judiciously and reasonably incurred as also incurred to avoid or minimise a loss that would otherwise be admissible under the policy.
- x) In the event of a Total and/or Constructive Total Loss claim being considered for admission, the original insurance policy duly discharged by the insured is to be collected. However, where the original policy is reported to be lost, an appropriate Letter of Indemnity in lieu thereof should be obtained from the insured.
- xi) In the event of a claim for Partial Loss/Expenses, Salvage, Salvage Charges or Sue and Labour Charges, original repair bills, cash memos and similar documents duly verified and certified by the Surveyor as also Salvor's/diver's Report where applicable, are to be furnished. Claims for Sue & Labour Charges may have to be considered for settlement over and above the TL/CTL claim settlement. For these also original bills/cash memos in support of expenses incurred are required.
- xii) For claims other than TL / CTL, the applicable deductible should be first deducted from the total claim amount as provided for in the clauses attached to and forming part of the policy.

3.2 In addition to the above, the following documents have to be collected for Sailing vessel claims.

- i) Certificate of Inspection
- ii) Free Board Certificate before commencement of the voyage;
- iii) Cargo Manifest
- iv) Load Line Certificate
- v) Port Clearance Certificate;

3.3. In case of Fishing Vessels, wherever the provisions of the Merchant Shipping (Amendment) Act 1983 Part XVA, Section 435A to X are applicable, the Surveyors should be directed to report on the compliance thereof

Rest all requirements of document depends upon the nature of loss and circumstances.