

Call Centre/IVR/Website/OEM Intimation/Email Intimation/Pulz App

Claim Intimation In Core System

Claim Number to Insured via SMS and Email with require document List

Insured Details and Workshop Details to Surveyor via SMS and Email

Auto Surveyor Appointment within 24 hrs.

Surveyor Details to Insured via SMS and Email

Survey will be done Within 24Hrs

Survey report Submission within 15 days from date of survey

Insurer decision on claim admissibility within 7 days

Admissibility Involves verifying 64vb Clause, Insurable Interest, Verifying All relevant document Validity w.r.t Loss date and Loss Time, Verifying damages with Pre-inspection photos and Previous claim if any, previous policy verification, NCB verification, Delay intimation which leads to deterioration of Vehicle then excluded the same from assessment

Refer for investigation in discrepant cases.

If found valid then claim will be settled in favor of Insured/workshop under cashless facility

Payment to Insured /Financier within 30 days from receipt of Last document

Process End

If Vehicle is repairable then Payable Assessment Amount calculation for Repair Basis (Nil dep / NonNil dep) cases will as follow as below eg.:-

For Non Nil Depreciation cases		For Nil Depreciation cases	
List Price	10000	List Price	10000
Gst	18%	Gst	18%
Taxable Amt (List price+GST)	11800	Taxable Amt (List price+GST)	11800
Less Depreciation 50% (11800*50%)	5900	Less Depreciation 50% (11800*50%)	5900
Total Payable Part Amt (A)=(11800-5900)	5900	Total Payable Part Amt (A)=(11800-5900)	5900
Repairing /Remove Refit Labour	10000	Repairing /Remove Refit Labour	10000
GST	18%	GST	18%
Taxable Labour (Repairing / Remove Refit +GST)	11800	Taxable Labour (Repairing / Remove Refit +GST)	11800
Total Repairing Labour (B)	11800	Total Repairing Labour (B)	11800
Painting Labour	1000	Painting Labour	1000
GST	18%	GST	18%
Taxable Labour	1180	Taxable Labour	1180
25% of Paint Material	295	25% of Paint Material	295
Less 50% depreciation on 25% of Paint Material	147	Less 50% depreciation on 25% of Paint Material	147
Total Payable Painting (C)=(1180-147)	1033	Total Payable Painting (C)=(1180-147)	1033
Total Assessment Amt (D)=A+B+C	18733	Total Assessment Amt (D)=A+B+C	18733
Less Salvage	100	Addition of Depreciation cover (5900+147)	6047
Less Compulsory Excess	1000	Less Salvage	100
Less Non Standard	0	Less Compulsory Excess	1000
Total Payable Value(E)	17633	Less Non Standard	0

Payment to Insured / Financier within 30 days from receipt of Last document

Basic Document for Motor OD Claims

For Pvt Car / Two-Wheeler

Claim Form, Vehicle Registration Certificate (RC Book), Driving License, Estimate, Repair Bill in the Name of USGI with USGI state wise GSTIN number available with USGI State offices, Address Proof, Identity Proof, CKYC form, Discharge cum Satisfaction Voucher, Payment Receipt, duly signed Neft Mandate form / Cancel CTS Cheque / Bank Passbook

For Passenger Car -Above document plus following addition documents-

Permit Copy, Authorization Copy, Fitness Copy, Road Tax Copy, Passenger Details, Trip Sheet.

For Goods Carrying Vehicle-Above documents plus Load Challan except Passenger Details, Trip Sheet

***If TP injury** – Above product wise basic documents with Police FIR copy, Punchnama copy, MLC report.

***If Driver Death** - Above product wise basic documents with Police FIR copy, Punchnama copy, MLC reports, Postmortem report

Pls Note- Insured and Driver Google Timeline, Fast Tag Statement, Toll receipts will require to confirm Loss Place date, time.

*Any other requirement on basis of merits of claim then

If damages are unreparable (TL/CTL) case then offering insured to retain salvage by cancelling the policy and accept the claim amt. TL/CTL payable assessment calculation will be as shown in below examples-

For Non RTI cases	
IDV	Rs.4Lakhs
Less Salvage Value	Rs.1.5Lakhs
Less Compulsory Excess	Rs.1000/-
Payable Amt.	Rs.2.49Lakhs
For RTI cases	
RTI Value*	Rs.5.41Lakhs
Less Salvage Value	Rs.1.5Lakhs
Less Compulsory Excess	Rs.1000/-
Payable Amt.	Rs.3.90Lakhs
Original Sale Invoice Amount	Rs.5Lakh
Registration Charges	Rs.6000/-
Road Tax Amount	Rs.35,000/-
*Total RTI Value	Rs.5.41 Lakhs

Additional Document for CTL/TL Motor OD Claims If opted RTI cover

Original Sale Invoice in Name of Insured

For Hypothecated cases-

Loan Account Statement, NEFT details of Loan Account, Foreclosure Letter

If no Hypothecation Or after Loan Closer

Bank NOC And Form 35 duly stamped and signed by Financer, Notarized Consent from Insured