

# Motor Claim Process

step-by-step guide  
for claims

**RELIANCE General Insurance**  
Anil Dhirubhai Ambani Group

A Reliance Capital Company

Reliance General Insurance Company Limited  
Registered Office Reliance Centre, 19, Walchand Hirachand Marg,  
Ballard Estate, Mumbai 400 001.  
Visit us at [www.reliancegeneral.co.in](http://www.reliancegeneral.co.in)

Insurance is the subject matter of solicitation. MOT-02

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## Registration of Claim

Claim has to be intimated with our Call Centre at-  
**1800 3002 8282** (toll free) or  
**3989 8282** (local charges apply)

## Documents to be kept ready at the time of registration of claim

- Policy Copy
- Registration Book
- Driving License
- Estimate (not required in case of Spot Survey)

Please provide your mobile no. for sending SMS about claim registration no., name of surveyor, cheque payment details.

**In case of Commercial Vehicles, Spot Survey is compulsory.**

**FIR & Panchnama is required in case of third party injury and property damage.**

## Documents to be submitted by Insured

- Claim Form to be filled-up completely & duly signed by Insured. In case of company owned vehicles stamp & sign of authorised signatory is a must.
- Original Policy for verification
- Original RC with RTO tax receipt for verification
- Original Driving Licence for verification
- Original Permit & Permit authorisation for verification
- Original Fitness Certificate for verification
- Estimate of repairs
- Original F.I.R. & Panchnama, if third party damage/injury is there / Theft
- Load challan for goods vehicle & passenger list for passenger vehicles
- Insured to submit Bills & Payment Receipt to the Surveyor immediately on completion of repairs

## Surveyor's Responsibility

- Surveyor to attend job within 4-6 hours if loss location is within city limits and within 24 hrs if outside city limits
- Verify photocopy from original documents
- Surveyor will assess the damages and compare with Estimate
- Note the cause of loss from Claim Form and co-relate with physical damages
- Give clearance for repairs to the repairer
- Surveyor to visit repairer during the course of repairs to verify repair/replacement activity
- Surveyor to recommend payment of advance (50% of assessed loss subject to confirmation of liability) if assessed loss amount is high – above Rs.1.00 lac
- Surveyor to recommend cash-less claim facility if repair is carried out in a workshop with whom cash-less facility is available
- Surveyor to carry out re-inspection after completion of repairs and verify salvage
- Surveyor will prepare Bill Check + Scrutiny Report and send immediately to RGICL for confirmation of liability to the repairer

## Repairer Responsibility

- Repairer to start repairs on obtaining clearance from Surveyor
- Repairer to confirm Sec. 64 vb clearance from claim handling office
- Repairer to take confirmation from RGICL before releasing the vehicle on cash-less basis
- RGICL to process the claim and issue claim cheque to the Insured within 7-10 working days after receipt of complete documents

SMS will be sent to the Insured on issuance of cheque.