

**PROCEDURES TO BE FOLLOWED IN CASE OF TOTAL LOSS/CONSTRUCTIVE TOTAL LOSS (CTL)/THEFT CLAIM**
**TOTAL LOSS:**

If a motor vehicle has been destroyed or has been rendered permanently incapable of use, it is declared a Total Loss claim.

**Claim Process:**

1. Intimate the claim immediately after the loss to the Insurance company
2. Survey will be done and case will get declared Total loss based on the nature and extent of damage and estimated liability
3. Customer to submit all the relevant documents to insurer ASAP
4. Case shall be referred to salvage buyer for salvage valuation/ quotation
5. Customer to get the RC cancellation done and confirm the same to insurer
6. Customer will be given the option to retain the wreck and accept a Cashloss (being the IDV less the assessed value of Salvage based on quotes) settlement
7. Based on customer consent Insurance company shall proceed with claim settlement
6. If the vehicle cannot be traced by the police within some stipulated time depending upon the jurisdiction, police will issue Non-traceable report to the Insured
7. Insured have to submit the NTC report to the insurance company
8. Upon receipt of the NTC report and other relevant documents, insurer shall settle the claim

**CONSTRUCTIVE TOTAL LOSS (CTL):**

If the Assessed Loss is more than 75% of IDV, the claim is considered for CTL (Constructive Total Loss)

**Claim Process:**

1. Intimate the claim immediately after the loss to the Insurance company
2. Survey will be done and case will be evaluated for CTL based on the nature and extent of damage and estimated liability
3. Customer to submit all the relevant documents to insurer ASAP
4. Case shall be referred to salvage buyer for Salvage valuation/ quotation
5. Customer will be informed about the salvage value and given the option for Cashloss (being the IDV less the assessed value of Salvage based on quotes) Settlement for his consideration & consent
6. Based on customer consent Insurance company shall proceed with claim settlement

**THEFT:**

When the vehicle is stolen in entirety, it results in a Theft claim. In such cases, the claim is settled on IDV basis upon receipt of all the relevant documents and NTC report(non-traceable report) from the police under whose jurisdiction the theft is reported.

**Claim Process:**

1. Intimate the claim immediately after the loss to the Insurance company
2. FIR to be done immediately without delay at the police station under whose jurisdiction the Theft has occurred.
3. Customer to submit all the relevant documents along with the ignition keys to insurer ASAP
4. Police investigates the case and try to trace the vehicle
5. If the vehicle is traced by the police, the case shall be closed as Vehicle recovered


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