

## Frequently Asked Questions - Motor

### 1. What to do in the event of an accident?

Being involved in any kind of vehicular accident can be shocking and stressful. In the aftermath of accident, many important details can be forgotten or go missing. But these are the few important things that can make a huge difference while filing insurance claim.

Here's a checklist of what you should do in such situation: -

- First attend to bodily injury, if any.
- Note the registration numbers of the other vehicle involved in the accident, if any.
- Try to note the names and contact details of witnesses, if any.
- In case of property damage, theft or bodily injury claims to occupants or third party, riot, strike & malicious act, file a First Information Report or FIR with the Police. In other circumstances FIR is not mandatory.
- Intimate claim to us and we will be there to help you out.

### 2. What is covered under Comprehensive Motor Policy?

The Motor Policy covers losses arising out of certain perils like,

- Accidental External Impact
- Fire, Theft, Flood, Earthquake, Land slide/Rock slide
- Riot & Strike, Terrorist activity, Malicious Damages,
- Damage to vehicle during transit.

For more details, you are requested to go through the Policy Wordings, the same is also available on our website [www.dhflinsurance.com](http://www.dhflinsurance.com) . You are required to maintain the vehicle in roadworthy condition at all times. is beyond the scope of policy cover.

### 3. What is not covered in Motor Policy?

Beyond the scope of policy coverages are;

- Consequential loss, Wear and Tear
- Depreciation
- Mechanical or Electrical breakdown, failure or breakages etc.

For more details, you are requested to go through the Policy Wordings, the same is also available on our website [www.dhflinsurance.com](http://www.dhflinsurance.com) .

### 4. How can I register a claim?

You can intimate a claim to us by following ways: -

- Making a call on Toll Free # 18001230004 **OR**
- By sending an E Mail to [mycare@dhflinsurance.com](mailto:mycare@dhflinsurance.com) **OR**
- Through Customer Portal on website [www.dhflinsurance.com](http://www.dhflinsurance.com) **OR**
- Using Mobile App **OR**
- Directly walk into branch

During Notification of Claim, information pertaining to loss, driver, garage etc. will be collected.

**5. When shall I register the claim?**

- You should report a claim immediately after the loss however first attention should be given to injured persons (if any).
- For total theft claims, you should intimate us and the nearest Police station immediately after the loss.

**6. Do I need to lodge a FIR?**

Though FIR is not mandatory in case of accident, under following cases you may need to lodge a FIR: -

- Any Third Party injury or death due to an accident involving the insured vehicle
- Injuries to the occupants of Insured vehicle
- Any Third Party property damage
- Theft of the vehicle
- Theft of accessories, stereo-recorders, other vehicle parts
- Any loss or damage to the vehicle by miscreants, rioters, terrorists, arsonists, etc.

**7. What should I do if my vehicle is stolen?**

Report theft of vehicle to us and to the nearest police station immediately. Immediate intimation improves chances of recovery of vehicle.

**8. What if the accident takes place in a city other than where the policy was issued?**

You just need to intimate us. Once notified, we will make sure the survey is arranged through our panel of surveyors in any part of country.

**9. What if someone else was driving my vehicle at the time of the accident?**

Anyone who holds an effective driving license can drive the vehicle. As the owner of the vehicle, you should give control of your vehicle to the person who is duly licensed.

Further you should take care that no one is driving your vehicle under the influence of liquor or any other intoxicant. Driver under influence of intoxicant jeopardize admissibility of the claim/s.

**10. What are the documents required at the time of claim?**

At the time of filling a claim, you would be required to submit below mentioned documents for processing a claim: -

- Claim Form completely filled and duly signed by you
- Copy of Registration Certificate (RC) (original for verification & return)
- Copy of Motor Driving License (DL) of the person driving the vehicle at the time of accident (original for verification & return)

- Police FIR / Panchnama (In case of Third Party property damage / Death / Body Injury / Theft of Vehicle / Damage due to Riot, Strike and malicious act)
- Satisfaction Letter signed by you (After completion of Repairs in cashless)
- Original Repair Invoice (After completion of Repairs)

Depending upon complexities of claim any additional document required can be called for.

You may submit self-attested RC & DL for the losses up to Rs 50,000 for Private Car and Rs 10,000 for Two Wheeler claims.

**11. How do I get the claim form?**

You may download by visiting our website [www.dhflinsurance.com](http://www.dhflinsurance.com) or [click here](#) to download the claim form.

**12. What should I do in the event of someone asking compensation from me after accident?**

In such scenario, suggest, not to surrender to the demands of victim and do not make any admission, offer or promise to them. Kindly follow below steps;

- Provide necessary medical aid/assistance to victim (if required)
- Reach out to the police and file a FIR
- Record details of other involved vehicle, their driver and witnesses to the accident
- Please get in touch with us, if in case you need any assistance

**13. Do you require SPOT survey?**

Spot survey is not required for Private car and Two-wheeler. However, in case of major claims, it is advisable to get the spot survey carried out from us. You can also capture the photographs of the damaged vehicle at spot and share with us.

In case of commercial vehicle, involving third party property damage and/or bodily injury, spot survey would be required.

**14. Within how much time will the Spot survey be arranged?**

We will arrange for the spot survey through surveyor firms within 6 hours but not later than 24 hours, of reporting of claim.

**15. Who will be the surveyor?**

Surveyor will be appointed based on city and location as soon as claim is intimated to us and details of the surveyor will be shared with you.

**16. Will the surveyor come to my office or residence to survey the vehicle?**

Surveyor can visit and inspect the vehicle at mutually convenient place and time but it is always preferred to get the inspection and assessment done at one go which is only possible at garage.

**17. Do I need to be present at garage at the time of survey?**

You can leave your vehicle at the garage along with the necessary claim documents. Surveyor will inspect the vehicle at garage and inform you after completion of survey. If you would like to remain present at the time of survey, then can communicate with the surveyor and fix a mutually convenient time for meeting at garage.

**18. On event of a claim, can I get my car repaired at a garage of my choice?**

Yes. You can get your vehicle repaired at any garage of your choice. If selected garage is not in our network garage list, then you will be required to pay cost of repair to the garage and then to submit us the repair bills for reimbursement. However, we suggest that you take your vehicle to any of our network garage to avail cashless facility.

**19. What is Cashless Claim and Non-cashless/ Reimbursement claim?**

Cashless Claim: In cashless claim facility, we will calculate final payable claim amount post receipt of repair invoice and pay our liability directly to the garage, provided that vehicle is repaired in our network garage. Difference amount will be paid by you to the garage.

Non-cashless/ Reimbursement: If the vehicle is repaired in a garage which is outside our network garage list, then you will be required to pay cost of repair to the garage and then submit us original repair bills for reimbursement.

**20. Will I get a cashless facility for my claim?**

Yes. You will get cashless facility at over **800+** network garages.

**21. How to avail cashless facility?**

You should take your car for repairs to one of our network garage to avail cashless facility.

**22. Where can I find the list of garages where I can avail cashless facility?**

You can visit our website [www.dhflinsurance.com](http://www.dhflinsurance.com) or access the list at attached link [Network Garage List](#) or can call us at our Toll-Free no. [18001230004](tel:18001230004) to know the list of garages near to you.

**23. Can I get cashless facility at any of the garage of my choice?**

You can avail cashless facility from our network garages. However, if garage selected by you is dealer/ authorized service station and is of good repute, we can arrange cashless facility provided the garage is ready to extend the same support.

**24. In Cashless Facility, does the customer need to pay any amount or is the full amount paid by the company?**

We will calculate and arrive at payable claim amount subjected to the policy conditions and pay the same to the garage in cashless claim facility. You need to pay the difference to garage towards compulsory deductible, depreciation, salvage and extra work.

**25. What is survey and loss assessment?**

Survey and Loss assessment is done by the surveyor to arrive at the liability of the insurance company once the claim is registered. It involves below activities;

- Inspection of damaged vehicle, approval of repairs and verification of repairs.
- Once repair is concluded, prepare assessment report wherein final liability of insurance company is worked out after accounting depreciation, deductibles and salvage etc.

We believe in transparent dealing with our customers hence upon requirement, you may ask for the assessment report. The surveyor will help you understanding the assessment.

**26. What are the costs that I have to bear in case of claim?**

There are certain costs which are not covered under the claim and need to bear by you.

- Cost of Depreciation on Spares (incl. Paint material) which are replaced
- Deductibles (Compulsory and/or Voluntary)
- Salvage value
- Any additional work carried out by you which is not considered in the claim.

**27. What will be the rate of depreciation?**

Depreciation is considered on spares replaced. Rate of depreciation varies as per type of material and age of vehicle as illustrated in below tables.

Type of Material	% of Depreciation
For all rubber/nylon/plastic parts, tyres and tubes, batteries and air bags	50%
For fibre glass components	30%
For all parts made of glass	0%

Rate of depreciation for all other parts including wooden parts will be as per the following schedule: -

Age of vehicle	% of Depreciation
Not exceeding 6 months	Nil
Exceeding 6 months but not exceeding 1 year	5%
Exceeding 1 year but not exceeding 2 years	10%

Exceeding 2 years but not exceeding 3 years	15%
Exceeding 3 years but not exceeding 3 years	25%
Exceeding 4 years but not exceeding 5 years	35%
Exceeding 5 years but not exceeding 10years	40%
Exceeding 10 years	50%

**28. What is Deductible/Excess?**

This is the amount, which you have to bear in every claim. Below table provides details for Private Car and Two Wheeler claim: -

Type of vehicle (Engine capacity)	Compulsory Deductible
Private vehicles not exceeding 1500cc	Rs.1000/-
Private vehicles exceeding 1500cc	Rs.2000/-
Motorized two wheelers	Rs.100/-

**29. What is voluntary Deductible / Excess?**

Voluntary deductible/excess is the extra amount which get deducted from your claim over and above the compulsory excess/ deductible. Voluntary excess is your option to opt for bearing a certain amount of loss from every claim while obtaining discount in own damage premium.

Voluntary Deductible	Discount in OD Premium
Rs.2500	20%, subject to a maximum of Rs.750/-
Rs.5000	25%, subject to a maximum of Rs.1500/-
Rs.7500	30%, subject to a maximum of Rs.2000/-
Rs.15000	35%, subject to a maximum of Rs.2500/-

**30. What is Constructive Total Loss (CTL)?**

In case of accident to your vehicle, if repair cost of the vehicle and/or aggregate cost of retrieval, subject to terms and conditions of the policy, exceeds 75% of the Insured Declared Value (IDV), then it is treated as "Constructive Total Loss"

**31. In case of total loss or theft, what would be the amount of claim?**

In case of total loss or theft, claim will be settled on Insured Declared Value (IDV) less policy excess as mentioned in the policy schedule. IDV shall be treated as the 'Market Value' throughout the policy period without any further depreciation for the purpose of Total Loss/Theft.

**32. How many days does it take to settle the claim?**

Claim will be settled within 7 working days of receipt of last claim document.

**33. How long does it take to receive the claim cheque?**

Claim will be settled within 7 working days of submission of all required claim related documents. You will receive claim amount through electronic fund transfer in your account or through cheque directly at your policy address through courier from our bankers.

**34. Will a claim affect my renewal?**

If you do not make any claim over a period of time, you can avail No-claim Bonus on renewals. The discount on No Claim Bonus (NCB) can go up to 50%. However, if there is any claim, it will affect your renewal as NCB accumulated over the years will be waived.

**35. Will I receive the claim if I lodge a claim after the expiry of policy date for an event that occurred during the policy period?**

Even though your policy has expired, you will be eligible for the claim that occurred during policy period. However, you are requested to register a claim immediately after the accident.

**36. What is DHFL General Insurance's role in a third-party injury/property damage suit?**

We will handle the legal suit from the moment you receive a notification till the case is resolved. We will either settle the case out of court or actively defend the matter at the Motor Accident Claims Tribunal.

Your co-operation will be needed in gathering the necessary documentation and mounting a defense - viz. vehicle registration papers, driving license of the person driving the vehicle, police FIR and panchnama, your written statement as to the facts of the accident. We will also take care of legal liability and costs awarded by the tribunal.