

Claims Manual

Duties After Loss

The policy holder must:

- Provide a written intimation of claim or call us immediately following occurrence of insured event.
- Undertake necessary measures in consultation with us in order to minimize the loss and to avoid further aggravation.
- Keep the damaged property/items in safe custody for our inspection.
- Not dispose off damaged items without the permission of insurers.
- Obtain the Fire Brigade report and/or Police reports as applicable from the respective authorities.
- Submit a duly filled and signed claim form at the earliest opportunity, but within 30 days from the date of loss / damage.
- Cooperate with the surveyor to carry out the survey of damaged property.
- Submit the required documents to the surveyor to assess the claim amount.
- Cooperate with us in investigating, evaluating and settling a claim.
- Provide other Insurance details, if any.

Claim Intimation

Policy holder needs to intimate the claim to us thru any of the following means:

- Call our 24 Hours Toll free number : +1800 266 7780 / +1800 119 966
- Email to us at general.claims@tataaig.com
- SMS : Type in "CLAIMS" and send it to "5616181"
- Walk in to our nearest branch

Policy holder needs to provide following details while reporting a claim.

- Policy number
- Date of loss
- Nature of loss
- Contact details (Mobile and email)

Settlement

Post approval of the claim, policy holder needs to provide following documents for payment of claim amount.

- Signed EFT mandate / Discharge voucher
- Cancelled cheque
- Centralized KYC number / documents. (For claim amount of ₹1 Lakh or more)

Upon receipt of above documents, the claim payment will be remitted to the policy holder's bank account thru NEFT within 7 working days.