



CLAIMS REPORTING, MANAGEMENT AND RESPONSIBILITIES

These notes are intended as a general guide when reporting claims. In all policies there are conditions which must be complied with before a claim can be admitted - do not hesitate to contact INGroup for an interpretation of cover.

NON-MOTOR

1. Losses should be advised by telephone as soon as possible. Any occurrence which may result in a claim should be reported. To assist in keeping adequate records of the total cost of risk, losses falling within any excess or deductible should also be reported. In the latter case, only brief details are required and not full claims documentation.
2. Complete a claim form and submit to our company with supporting documents as quickly as possible.
3. Insurers have the option to repair, replace, reinstate or pay in cash and have the right to assess the loss. Do not repair or replace lost or damaged property without consulting our offices
4. **Never admit liability** for any incident and do not negotiate with third parties. Any correspondence received from third parties should be sent to our offices without delay. Do not correspond with third parties unless you have been authorised to do so by INGroup.
5. In the event of a summons, prompt notification must be given to us, the longer the delay the easier for the Sheriff of the Courts to attach property.
6. Property which is the subject of any claim is required to be protected from further damage in the same way as reasonable precautions are required to prevent losses.
Minimise the extent of any loss and act as if uninsured.
7. Keep damaged items or salvage for inspection.
8. Notify the Police immediately in the event of death, riot, theft or arson.
9. Late notification of claims will prejudice claims settlement and rights of recovery; meaning that the insurance company **could repudiate** the claim.
10. Collate circumstances / facts surrounding the cause of loss.
11. Injuries sustained at work must be reported to the Commissioner for Compensation for Occupational Injuries and Diseases (COID) in addition to advising our offices if the employee is covered by the Group Personal Accident Programme.

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THEFT / BUSINESS ALL RISKS CLAIM

- Proof of the forcible & violent entry to the vehicle / premises;
- Quote for the replacement or repair
- Police case reference number.

MOTOR ACCIDENT CLAIM

- Completed Claim Form
- Police case number and police station the accident was reported to;
- Quotations for the repair costs;
- Copy of driver's licence;
- Copy of ID document.

MOTOR THEFT

- Completed Claim Form
- Police case number and police station the accident was reported to;
- Spare keys for the vehicle;
- Registration Papers/Deregistration Papers;
- Copy of ID document.

RESPONSIBILITIES OF THE CLAIMS DEPARTMENT

- We will assist in formulating the claim.
- We will appoint loss adjusters subject to approval by insurers
- We will maintain a computerised record of all claims, and you will have via your [connectING Folder](#).
- We will provide comprehensive statistics and analyses of all losses, including those within deductibles and provide claims reports as agreed.

**CONTACT INGroup OFFICES ON
0861 11 11 97**

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