

# Car Insurance Claim Policy Document

This document outlines the standard company policy for processing vehicle insurance claims. It defines the terms, conditions, and claim validation criteria applicable to car insurance customers.

## 1. Policy Coverage

The insurance policy covers the following incidents, provided that the vehicle and policyholder meet the eligibility criteria: Accidental damage (collision, overturning, impact). Fire, theft, or vandalism. Natural disasters (floods, storms, earthquakes). Third-party liability (injury or property damage).

## 2. Claim Requirements

To process a claim, the following documents must be submitted within 7 days of the incident: Police report of the incident. Photographs of the damaged vehicle. Copy of driving licence and registration certificate (RC). Proof of insurance policy.

## 3. Claim Assessment Process

Once all required documents are received, the claim will go through the following stages: Document verification and fraud detection check. Damage inspection by a certified surveyor. Repair cost estimation and approval. Claim settlement or rejection notification within 10 business days.

## 4. Exclusions

The insurance company will not cover damages arising from: Driving under the influence of alcohol or drugs. Use of the vehicle for racing or illegal activities. Mechanical or electrical breakdown not caused by an accident. Intentional damage or fraud.

## 5. Contact Details

Department	Contact Information
Customer Support	<a href="mailto:support@insureauto.com">support@insureauto.com</a>
Claims Department	<a href="mailto:claims@insureauto.com">claims@insureauto.com</a>
Helpline	+91 8000 555 999