

CLAIM HANDLING FLOW

Important
Accident Notice must be made
immediately to TMNF (& to
Police authority where
necessary).

Insured
Initial Notification

TMNF Office :
Appointment of loss adjuster

Loss Adjusting Company :
Acknowledge & Conduct Survey

Insured:
Serve notice to parties in writing those responsible for the loss in order to
protect recovery rights.
Coordinate with loss adjuster, segregate damaged/undamaged items and
submit relevant claim documents including claim bill.

Loss Adjuster:
Submit final report TMNF

TMNF:
Review of documents and L.A report to
finalize claim under policy terms.
Claim advice/ settlement.

Insured:
Receive claim money and sign off
discharge / subrogation.

Claim Procedure

1. ACCIDENT NOTICE

In the event of physical loss or damage which might give rise to a claim under PAR policy, Insured Office immediately notifies Tokio Marine and Nichido Fire Insurance Co., Ltd. Dubai Office (hereinafter TMNF).

Initial notification of the accident should be made by facsimile or other method such as e-mail or Insured may use NOTICE OF CLAIM or alike. Such Notification shall be made immediately of a loss occurrence. Upon receipt of Initial notification, TMNF shall acknowledge and appoint the Loss Adjuster if required.

In the event of loss or damage, Insured shall ensure that the condition of loss or damage is not changed or altered in any way prior to survey by Loss Adjuster unless;

- a) Protective measures are required to prevent further loss or damage.¥
- b) Serve notice to parties in writing those responsible for the loss. This is necessary in order to protect recovery rights.
- c) Tokio Marine and Nichido Fire Insurance Co., Ltd. expressly dispenses with survey.

In case of a pilferage or theft, Insured shall report the loss to the police nearby and obtain a POLICE REPORT.

2. SURVEY

TMNF will appoint the loss adjuster to inspect/investigate the loss. When Loss Adjuster survey is made, Insured shall fully cooperate and attend the survey so as to give explanation.

3. PREPARATION OF CLAIM DOCUMENTS

After segregation of damaged / undamaged items by insured, Loss adjuster will inspect and verify the damaged items. Loss Adjuster shall provide insured with a list of documents they require. Insured shall prepare the requested CLAIM DOCUMENTS and send them to Loss Adjuster.

4. FILLING OF CLAIM

Upon receiving complete documents from insured, Loss Adjuster examines the papers, make adjustments, if any, and provide their report to insurers. If the claim is payable, TMNF will ask Loss Adjuster to get a form of acceptance for the agreed amount signed by the insured. Loss Adjuster shall send a copy of CLAIM NOTE to TMNF Dubai.

5. PAYMENT OF CLAIM MONEY

- (1) TMNF shall, upon receipt of Adjuster's final report, review them immediately.
- (2) In case that claim documents are in conformity with the conditions of POLICY, TMNF Dubai shall pay the claim money to the Insured according to the conditions of the POLICY.

6. Insured's sign off / discharge receipt and subrogation letter.

Upon receiving the claim payments from insurers, insured shall provide discharge receipt / subrogation letter duly signed and stamped. This document will confirm that all sums for same loss has been received by insured whilst discharging insurers from any further claim/s arising from same incident. Insurers shall seek possible subrogated recoveries from any parties.