

MOTOR CLAIM PROCEDURE





REPORT A CLAIM/ QUERY

You can report your accident or raise a claim through any of the following convenient channels:

- Online / Website: https://www.tmnf.ae/report-a-claim/ (FOR FASTER RESPONSE)
- Fmail: claim@tmnf.ae
- Claims Call Center: 600 503030 (Monday-Friday, 8:00 AM 5:00 PM)
- Roadside Assistance (24/7): Toll Free 800 4 900

Note: One-time taxi fare from the place of accident to your local destination is reimbursable upon submission of the taxi invoice.





ACKNOWLEDGEMENT FORM

Once your claim is registered, you will receive an Acknowledgement Form confirming your claim reference number and the allocated workshop for vehicle inspection.

Required Documents:

- Original: Police Report (except online reports) Copy: Vehicle Registration Card
- Copy: Driving License Claim Form

Send these documents to claim@tmnf.ae or submit them directly at the workshop.





VEHICLE DROP-OFF OR PICK-UP SERVICE & REPAIR ESTIMATE

The workshop will inspect your vehicle and prepare a repair cost estimate for Tokio Marine's review. **Repair Coverage Options:**

- ✓ Agency / Non-Agency ✓ Policy Excess (Deductible applies)
- ✓ Rent-a-Car Facility (as per policy terms)

Note: Deductibles are subject to VAT. An additional 10% of the claim amount applies if the driver is below 25 years old.





SURVEY & REPAIR AUTHORIZATION

Once the repair estimate is received, Tokio Marine will conduct a survey and issue repair authorization within 3 working days, subject to submission of all required documents.

For not-at-fault claims with major damages, repair authorization may take up to 3 additional working days as confirmation is required from the third-party insurer.





RENT-A-CAR **FACILITY**

If your policy includes rent-a-car coverage:

- At-fault claims: Duration as per your policy coverage.
- Not-at-fault claims: Up to 15 days rental period.

For Reimbursement:

- Tax invoice must be in the name of Tokio Marine & Nichido Fire Insurance Co. Ltd. if VAT applies.
- TRN: 100289623900003
- Invoice must be submitted within 14 days of issue.
- Settlement is processed within 15 working days upon receiving all required documents.





REPAIRS

The workshop will contact you once your vehicle repairs are completed.

Note: Repair timelines may vary depending on the availability of spare parts.





CAR HANDOVER

Upon collection of your vehicle:

- Pay applicable policy excess (deductible) at the workshop.
- Sign the Loss Discharge Receipt acknowledging claim settlement and repair completion.

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TOTAL LOSS CASES

If your vehicle's repair cost exceeds 50% of its value, it is considered a Total Loss. You will receive a Total Loss Offer Letter within 7 working days outlining the next steps.

- Total Loss Offer Letter issued by Tokio Marine.
- Vehicle ownership to be transferred to Tokio Marine.
- Submit paid receipt of ownership transfer for reimbursement.

DISCLAIMER: Please take a note that this document is only a guideline for motor claim processing. Please read policy wordings to know the precise terms and conditions applicable for your claim. The Company will not incur any liability due to E&OE.