

RAHEJA QBE GENERAL INSURANCE COMPANY LIMITED

## Raheja QBE SME Liability Package Policy

## **CLAIMS MANUAL**

## In the event of loss of an insured event the Raheja QBE must be informed immediately

Our contact details are as follows: Toll Free Helpline: 1800-102-7723

In general, primarily, the following basic documentations are required for taking the Claim forward:

- Claim Intimation letter by the Insured or by any person authorized by the Insured with respect to the Claim or professional inquiry made against the Insured or any circumstances which would give rise to the Claim (against the Insured) as soon as practicable after the alleged covered incident taken place;
- Detailed description of the alleged acts in chronological order and the manner by which Insured first became aware of the Claim or professional inquiry;
- Detailed note about the nature of the allegations or potential loss;
- Provide periodic and timely updates concurrent with activity taking place during the covered incident;
- Internal Investigation report, if any, from the Insured giving an Insight into the loss
- Any other documents which could be construed as material information to the case.

## **Our Claims process:**

- An acknowledgement with respect to the Claim intimation is given to the Insured, once we are in receipt of any Claim intimation from the Insured.
- Based on the information submitted in the Claim intimation letter, if required, we may procure more information from the Insured depending on the facts mentioned therein up to the satisfaction of the Raheja QBE.
- Surveyor / Investigator may be appointed, ifrequired.
- Apart from surveyor/investigator, opinions of legal experts are sought, if required.

Based on the investigation and documentations provided, the decision with respect to the Claim would be taken and accordingly conveyed to the Insured (vide written communication)

RAHEJA QBE GENERAL INSURANCE COMPANY LIMITED

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