

Document Check List Commercial Claim

Consent Surveyor / Investigator

Sr. No.	Description	Deductibles
1	Admissibility of Claim	<p>On receipt of the Claim intimation from the call center the Claim Officer will check the 6P,</p> <p>Premium: -Check whether Sec 64 VB is complied with.</p> <p>Period: - Check whether the insurance is in force.</p> <p>Peril: - Check whether the cause of loss is covered.</p> <p>Property: - Check whether the property said to be affected is insured.</p> <p>Place: - Check whether the location is covered.</p> <p>Person: - Check whether the claimant has insurable interest.</p> <p>KYC to be checked if not done same shall be done.</p>
2	Policy Servicing - Claim Intimation and Processing	<p>East Zone</p> <p>1.Ms. Mousumi Barman- Claim Handler (Mousumi.Barman@universalsompo.com)</p> <p>2.Mr. Koushik Roy Choudhuri- Claim Handler (Koushik.Choudhuri@universalsompo.com)</p> <p>3. Manan Satalkar - Corporate Claims Manager (manan.satalkar@universalsompo.com)</p> <p>4. Anupam Shukla – Line Head (anupam.shukla@universalsompo.com)</p> <p>West Zone</p> <p>1.Ms. Gajala Patel – Claim Handler (Gajala.Patel@universalsompo.com)</p> <p>2.Mrs. Chanda Seth- Claim Handler (chanda.seth@universalsompo.com)</p> <p>3.Mr. Amrut Shintre- Zonal Claims Manager (amrut.shintre@universalsompo.com)</p> <p>North Zone</p> <p>1.Mrs. Deepmala – Claim Handler (deepmala.parida@universalsompo.com)</p> <p>2.Mrs. Jyoti Verma - Claim Handler (jyoti.verma@universalsompo.com)</p> <p>3.Mr. Uday Singh – Zonal Claims Manager (uday.singh@universalsompo.com)</p> <p>South Zone</p> <p>1. Manan Satalkar - Corporate Claims Manager (manan.satalkar@universalsompo.com)</p> <p>2. Anupam Shukla – Line Head (anupam.shukla@universalsompo.com)</p> <p>GMK Zone</p> <p>1.Mr. Vijendra Kumar – Claim Handler (Vijendra.Kumar@universalsompo.com)</p>

		<div>2.Hemant Kumar - Claim Handler (hemant.kumar1@universalsompo.com)</div> <div>3.Aridamma Thapa - Claim Handler (aridamma.thapa@universalsompo.com)</div> <div>4.Manya Khullar – Claim Handler (manya.khullar@universalsompo.com)</div> <div>5. Manan Satalkar - Corporate Claims Manager (manan.satalkar@universalsompo.com)</div> <div>6. Anupam Shukla - Line Head (anupam.shukla@universalsompo.com)</div> <div>Corporate Office</div> <div>1.Mr. Anupam Shukla- Line Head (anupam.shukla@universalsompo.com)</div> <div>2. Manan Satalkar – Corporate Claims Manager (manan.satalkar@universalsompo.com)</div>																
	Turn Around time	<div>1.Appointment of Surveyor within 24 hours (GIC council tech system is still awaited)</div> <div>2. The Surveyor shall share the Letter of requirement within 07 days from the date of his visit to the loss premises/Interaction with the insured.</div> <div>3. The Surveyor shall submit the report within 15 days of appointment. 4.The Insurance Company shall settle the claim within 07 working days but not later than that from the date of receipt of the surveyor report</div>																
	Escalation Matrix when TAT is not satisfied	<div>1st Level of Escalation: - Zonal Claims Manager</div> <div>2nd Level of Escalation: - Line Head/ National Claims Manager</div> <div>3rd Level of Escalation: - Chief Claims Officer</div>																
3	Include a sample claim calculation process for retail products	<table><tr><th>Particulars</th><th>Assessed amount</th></tr><tr><td>Gross Assessed Loss</td><td>1,11,881</td></tr><tr><td>Less: Salvage</td><td>5,000</td></tr><tr><td>Less: Under Insurance (18%)</td><td>17,298</td></tr><tr><td>Less: Excess</td><td>10,000</td></tr><tr><td>Adjusted Loss</td><td>79,583</td></tr><tr><td>Less: RI Premium</td><td>265</td></tr><tr><td>Net Assessed Loss</td><td>79,318</td></tr></table>	Particulars	Assessed amount	Gross Assessed Loss	1,11,881	Less: Salvage	5,000	Less: Under Insurance (18%)	17,298	Less: Excess	10,000	Adjusted Loss	79,583	Less: RI Premium	265	Net Assessed Loss	79,318
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Marine

- Claim bill of insured
- Claim Form
- Original Insurance policy (ISV)/ Certificate of Insurance/ declaration under the open policy duly endorsed by the Insured. (A letter of indemnity may be furnished if the original ISV is lost.)
- Original or signed copy of sale invoice along with packing list wherever available.

<ul style="list-style-type: none"> e. Original or printed copy of contract of affreightment f. Bill of Lading (in case of sea voyage) g. AWB / Air Consignment Note (for Air Cargo) h. Railway Receipt (rail transit) i. GR/LR for inland transit j. MTD/CTD (for multimodal transport) k. Postal Receipt for sending by post l. Triplicate or exchange control copy of Bill of Entry m. Copies of monetary claim notice served on carriers and correspondence exchanged with them along with the original Registered A/D cards/ registry slip or any other valid evidence of service of claim notice within the statutory time limits. n. Damage certificate issued by carrier as an acknowledgement to insured's letter of monetary claim o. Survey report & fee bill p. Master's protest/Ship log & landing remarks q. Letter of Subrogation duly stamped and executed (only where recovery from carriers/other third party is possible). r. Special Power of Attorney (wherever recovery from Railway/other carriers is involved). In other cases, as required
<p><u>Checklist for Total and/ or Constructive Total Loss</u></p> <ul style="list-style-type: none"> a. Documents listed in "basic marine document" b. Copy of valued claim on the carrier/port authorities (as the case may be) and acknowledgement thereof c. Notice of abandonment in case of CTL to customs authorities d. Open assessment/ delivery certificate/ ship survey report
<p><u>Checklist for Particular Average- Partial Loss</u> i.e. theft, pilferage, shortage and other damages (in case where loss or damage is reported before clearance from the dock):</p> <ul style="list-style-type: none"> a. Documents listed in "basic marine document" b. Assessment report by sea/air/MTO carrier/ postal authority c. Survey Report of independent surveyor d. Claim form/ claim bill e. Steamer/ port survey report f. Customs examination certificate before clearance of consignment from docks g. Copy of F.I.R. (for accident claims)
<p><u>Checklist claims under rail/road transit policies</u></p> <ul style="list-style-type: none"> a. Original policy or certificate of insurance duly endorsed b. Invoice (original or copy)/packing list/weight specification c. Contract of affreightment d. Independent Surveyor's report, if any e. Recovery documents (detailed later) f. Letter of Subrogation (if recovery is possible)
<p><u>Checklist for General Average Claims</u></p> <ul style="list-style-type: none"> a. Original Policy / Certificate of Insurance duly endorsed b. Confirmation of section 64VB from SBU

<ul style="list-style-type: none">c. Bill of Lading (signed copy)d. Invoice (original or signed copy)e. A copy of notice declaring GA by the Ship owner/ Agentf. General Average Deposit Receipt on the original Lloyd's Form duly endorsedg. Copy of Average Bond signed by Insured and submitted to adjustersh. GA Guarantee issued by USGI on behalf of the Insured in terms of insured's share of General Average Contributioni. Counter guarantee to USGI on their letter head in the format available at the end of the claims manual. (General Average adjustment may be based on a contributory value of the cargo which may be higher than its insured value, therefore, a Counter Guarantee is obtained from the Insured)j. Adjustment report of average adjusters towards contribution of insured's cargo in the GA expenditure/sacrifice.
<p><u>Fire</u></p> <ul style="list-style-type: none">a. Duly filled in Claim Formb. Statement of Insured/Eyewitness regarding lossc. Confirmation of Reinstatement (in Case of RIV policy)d. Last Three years Balance Sheets with Schedulese. Current year Provisional Trading A/c and balance Sheetf. GST returns for lost FY up to month of lossg. Stock Registers (Purchase/Sales)h. Purchase and Sales Invoicesi. Estimate of repairsj. Detailed Claim Bill with necessary bills / vouchersk. Departmental Note on the incidentl. F.I.R. in case of fire arising out of rioting mob, striking workers, malicious damage by third parties or terrorist damagem. Fire Brigade Reportn. Forensic Departments Report, if applicableo. Laboratory Test Report – in case of quantification of loss to stocks / assessment of nutrient lossp. Industry Expert's Report – in case of engagement of any civil expert / industry expertq. Copy of Work Orders / Purchase Ordersr. Repair / Replacement Bills with payment proofss. Photographs / Video, if arrangedt. Newspaper cuttingsu. Meteorological Report – In case of involvement of AOG perilsv. Schedule of fixed assets with respective valuesw. Basis adopted for fixing sum insured under the policyx. Stock Register, copy of declarations submitted to Insurersy. Layout plans, specifications etc.
<p><u>Engineering</u></p> <ul style="list-style-type: none">a. Duly filled in Claim Formb. Statements of Insured/Operator regarding incidencec. Logbook entries of affected machined. Maintenance records of affected machine

<ul style="list-style-type: none">e. Statutory certificates from authorities, where applicablef. Purchase invoice of affected machineg. Quotation from manufacturer for new machines of same kindh. Technical report from Mfg. On cause of lossi. Final bill of repairs/replacementj. Age proofk. Record of Labor involved in activities related to claiml. Inventory of Lossm. Abstract of relevant portion of Running Account Billn. Proof of reinstatement with invoice and paymento. OEM s report/authorized service engineers reportp. Salvage disposal payment proof with GST tax invoiceq. Photographs if arranged
<u>Miscellaneous</u> <ul style="list-style-type: none">a. Claim Form duly filled in & signedb. Statement of insured regarding loss Estimate of repairsc. Final bill of repairs/replacementd. Last three years Balance sheets with Schedulese. Current year Provisional Trading A/c and Balance Sheetf. GST returns for last FY up to month of lossg. Stock Registers (Purchase/Sales)h. Purchase and Soles Invoicesi. Claim Bill
<u>Shopkeepers</u> <ul style="list-style-type: none">a. Claim Form duly filled in & signedb. Statement of insured regarding lossc. Estimate of repairsd. Final bill of repairs/replacemente. Last three years Balance sheets with Schedulesf. Current year Provisional Trading A/c and Balance Sheetg. GST returns for last FY up to month of lossh. Stock Registers (Purchase/Sales)i. Purchase and Soles Invoicesj. Claim Bill
<u>Burglary</u> <ul style="list-style-type: none">a. Claim Form duly filled in & signedb. Police Final Report/Untrace Report/Charge sheetc. Statement of Insured/Guards/Eyewitness regarding lostd. Photographs evidencing forcible entrye. Estimate of repairs for property damagedf. Final Invoices for repair of damaged propertyg. Letter of Subrogation (on Rs.500 stamp paper dully notarized)
<u>All Risk Insurance</u>

<ul style="list-style-type: none">a. Claim Form duly filled in (on need.- Claim Bill.- F.I.R / Final Investigation report (for theft/RSMDT Claims)b. Statement of Witnesses, if any- Document to substantiate loss like Valuation certificate, Invoices, Inventory etc.;- Letter of Indemnity.
<u>Fidelity Guarantee Insurance</u> <ul style="list-style-type: none">a. Claim Form duly filled in & signedb. Details of amounts / deposits adjustable towards the claimc. Claim Billd. F.I.R / Final Investigation reporte. Document to substantiate lossf. Notarized written statements from the employee concerned /other relevant personsg. Records of Departmental proceedings where applicableh. Letter of Indemnity
<u>Workmen's Compensation Death</u> <ul style="list-style-type: none">a. Claim Form duly filled in & signed.b. Statement of Wagesc. Wages registerd. Muster Rolle. Original Death certificatef. Post-Mortem reportg. FIR copy/Final reporth. Panchnamai. All medical papersj. Attested copy of statements of witness, if any lodged with police authorities (if any)k. Photographs, if possible, as per incidence of claiml. Certificate confirming relationship between employee and employerm. Confirmation- Accident during employment and in the course of employmentn. Investigation Reporto. Copy of summons/Intimation to WC courtp. Copy of Award given by WC court
<u>Workmen's Compensation TTD</u> <ul style="list-style-type: none">a. Claim Form duly filled in & signedb. Statements of wagesc. Wages register (Muster roll)d. Doctor's Medical Certificate for Disability/Treatment)e. All medical papers for treatmentsf. Statement of concerned witnessesg. Certificate for relationship between employees and employersh. Confirmation Accidents during employment and in the course of employmenti. Investigation Reportj. Applicable discharge vouchersk. Photographs if possible, as per incidence of claim
<u>Cattle & Livestock</u> <ul style="list-style-type: none">a. Claim form with Vet certificate showing market value

<ul style="list-style-type: none">b. Statement of concerned personsc. PM Report sound by the Veterinary Doctord. Intact Ear tag/Microchip duly verified by sensor/metere. Photograph of the Dead Animal with Ear tag.
Poultry <ul style="list-style-type: none">a. Claim form with Vet certificate showing market valueb. Statement of concerned personsc. PM Report sound by the Veterinary Doctord. Purchase invoicee. Daily Stock registerf. Mortality registerg. Vaccination register
Cyber Insurance Claim process (Retail) <ul style="list-style-type: none">a. Fully completed and signed Claim formb. Copy of FIR lodged with Police Authorities / cyber cellc. Copies of legal notice/summon received from any Affected Person/entityd. Copies of criminal case filed against third party under the relevant insuring clausese. Copies of invoices for expenses incurred with payment proof on restoration costf. Details/invoices of Costs incurred for filing of criminal case /Claim for Damages against third partyg. Proof to show that the Personal Data is the propriety information belonging to the Insuredh. Proof to show that Loss is incurred by the Insuredi. Proof of payment made to the third party in case of admissibility in line with policy terms and conditionj. Letter of Subrogation from Insured duly notarized, in case claim is to be reimbursed to 3rd party
Eyewear Insurance <ul style="list-style-type: none">a. Fully completed and signed Claim formb. Photograph of the item/product/commodity claimed under the alleged incident.c. Copy of FIR lodged with Police Authorities in case of theft/Burglary/ Riot/Striked. Invoice or Proof of Purchase for the alleged product/commodity claimed with payment detailse. Authorized repairer/service engineer's report along with the estimated cost of repair/replacementf. Letter of Indemnity from Insured duly notarized in case loss value exceeds 1 Lakh.g. CKYC, Bank Mandate form, Cancelled cheque copyh. Any other
Trade Credit Insurance <ul style="list-style-type: none">a. Copies of Invoiceb. Statement of account – duly signed and stamped with the name of the authorized signatory along with the designation mentionedc. Bill of Lading (stamped with shipped on board seal) / Delivery Receipt (signed & stamped by the buyer)d. Sales Contract OR Purchase order

<ul style="list-style-type: none">e. Any demand letter issued to debtorf. Copies of correspondences between the debtor and the insured in respect of the overdue.
<p><u>Liability Insurance</u></p> <ul style="list-style-type: none">a. Detailed version about the incident / alleged misfeasanceb. Details of loss caused / injury / death / property damage including all available information on victims as well as estimated quantum of liabilityc. Steps taken by the insured to mitigate the lossd. Statements from Witnesses, sketch plans, photographs, visual records of evidence / circumstances, video etc.e. Any other evidence in support of claimf. Press Reportsg. FIR / Investigation Report of policeh. Survey / Investigation Reporti. All notices / summons from the courtj. Weather (meteorological) reportk. Pollution Control Board Reportl. Post Mortem Report / Medical Certificatem. Consumer Action Group / Society / Group Representation / Reportn. Details of other insuranceo. Legal opinion on admission of liability / appealp. Details of claims, if any, preferred by the affected party / insured for the same loss from any other sourceq. Payment proofs from insured subject to admission of liability
<p><u>Bankers Indemnity Insurance</u></p> <ul style="list-style-type: none">a. Brief Profile of Insuredb. Detailed incident of loss on Insured letter headc. FIR /status/final report for policed. FMR report submitted to RBI along with Internal investigation reporte. Employment details of the accused along with joining letter, salary slips, attendance records and the role assigned in case of infidelityf. Recovery details including recovery from retiralsg. Copy of charge sheet if matter is in court of lawh. Letter of Subrogation on Rs.500 dully stamped & notarizedi. Any other requirement pertaining to nature of loss reported under the respective sections as defined by the deputed surveyorj. Payment proof from the insured.
<p><u>Marine Hull</u></p> <ul style="list-style-type: none">i) A final Survey Report inter-alia incorporating the following:<ul style="list-style-type: none">a. Name of the registered owner of the vesselb. Identity of the vessel including registration details. License particulars including validity thereof wherever applicablec. The details of loss sufferedd. The Surveyor's observation on the alleged circumstances of the loss

- e. The reasonable probability of the alleged circumstances giving rise to the losses noticed and/or claimed;
 - f. Quantification of repairs/replacement cost, Salvage, Sue and Labor etc. where applicable
 - g. Cause of loss as per the Perils Clause of the policy
 - h. Confirmation of class if applicable
 - i. Confirmation on compliance with Conditions and Warranties relating to Trading, Weather, Lay-up, Watch and Ward etc., and also the provisions of the applicable statutes
 - j. Adequacy of sum insured for G.A, Salvage, Sue & Labor, Collision liability claims etc.
 - k. In case of total loss claims, specific recommendations of the surveyors whether the claim is actual total loss or constructive total loss with reasons
 - l. Comments as to the direction, speed and angle of blow in respect of collision claim together with opinion on degree of blame attaching to each vessel
 - m. Photographs of the wreck, salvage operations, Sue and Labor etc. wherever practicable
- ii) Copy of Certificate of Registration and License, if any, issued by the concerned authorities;
- iii) Original of the Certificate/Letter of Cancellation of Registration of vessel in respect of Total Loss claims.
- iv) Weather Report for the relevant place, date and time from the competent authority in case Adverse Weather Warranty is involved;
- v) Affidavits and/or statements by the Owner, Tindal and all members of the crew separately of the insured vessel and/or rescuing vessel, if any, made to any authority such as Police, Magistrate, Notary Public, Port Office, Indian Consulate etc.
- vi) Marine Casualty Form issued by Mercantile Marine Department where applicable
- vii) Police Report for claims within the territorial waters and for SRCC claims
- viii) The loss should be reported to the Port Authorities if occurring within the port area. ix) In view of the localized and small-scale operation, 'Salvage Charges' covered under the Fishing Vessels' policy is to be seen differently from that under Ocean-going Vessels' Policy in as much as neither the Lloyd's Open Form for salvage agreement nor any international professional salvor is ever likely to be involved in salving such vessels. Therefore, in most of the cases the salvage services rendered to fishing vessels will be contracted salvage and, for the purpose of eliminating unnecessary complications, it is advisable to treat such 'Salvage Charges' as 'Sue and Labor' costs for all practical purposes. It is, however, to be ascertained that the amounts claimed for such costs are both actually incurred and judiciously and reasonably incurred as also incurred to avoid or minimize a loss that would otherwise be admissible under the policy
- x) In the event of a Total and/or Constructive Total Loss claim being considered for admission, the original insurance policy duly discharged by the insured is to be collected. However, where the original policy is reported to be lost, an appropriate Letter of Indemnity in lieu thereof should be obtained from the insured
- xi) In the event of a claim for Partial Loss/Expenses, Salvage, Salvage Charges or Sue and Labor Charges, original repair bills, cash memos and similar documents duly verified and certified by the Surveyor as also Salvor's/diver's Report where applicable, are to be furnished. Claims for Sue & Labor Charges may have to be considered for settlement over and above the TL/CTL claim settlement. For these also original bills/cash memos in support of expenses incurred are required
- xii) For claims other than TL / CTL, the applicable deductible should be first deducted from the total claim amount as provided for in the clauses attached to and forming part of the policy.

3.2 In addition to the above, the following documents have to be collected for Sailing vessel claims.

- i) Certificate of Inspection
- ii) Free Board Certificate before commencement of the voyage;
- iii) Cargo Manifest
- iv) Load Line Certificate
- v) Port Clearance Certificate;

3.3. In case of Fishing Vessels, wherever the provisions of the Merchant Shipping (Amendment) Act 1983 Part XVA, Section 435A to X are applicable, the Surveyors should be directed to report on the compliance thereof

Rest all requirements of documents depend upon the nature of loss and circumstances.

Disclaimer: “Claim documents required under the listed products above are indicative in nature, however considering the nature and circumstances of loss the precise requirement to get the loss established and assessed shall be defined by the deputed service provider deputed by Universal Sompo General Insurance Company Limited”.