### MyChubb Application Your 24/7 Claims Assistant





#### Benefits of using MyChubb App:

- A surveyor will arrive at the scene of the accident to assist you as soon as possible.
- If there is any injury or other needs for medical attention, an ambulance will be despatched.
- Coordinated assistance will be provided with the police and other services like towing, garages or spare part shops.

# What's the difference between a Live and a Non-live claim?

#### • Requires a surveyor to inspect the scene of the accident

- Tendency of large amount of damage or loss
- May require a towing service as the vehicle may not be in a suitable condition or safe for driving
- May involve death or bodily injury
- Minor accident
- The vehicle is in a condition that is suitable for driving
- Collision is usually with another object, not a vehicle
- No death or bodily injury

#### **What to do when an accident happens?** Do not panic. Stay calm and call us at: 02-640-4500 or 02-611-4455. Help will be available very shortly.

#### Follow these steps:

Seek immediate medical attention for any casualties.
Notify the police of the accident.
Do not accept any liability or compensation without the presence of the appointed surveyor who will inform, assist and advise you of the necessary procedures.

#### How to cope with these situations?

Follow these tips to help you cope when an accident occurs.

#### 1. The other driver is at fault

Record the name and residential address of the other driver and witness, if any. Also, record the insurance information of the other driver so that you can provide them to your agent or surveyor when you report the claim.

However, if the Insured vehicle has third class insurance policy, our loss surveyor will only be able assist you at the scene and police station while the pursuit of the claim from the third party will be done solely by you.

#### 2. You are at fault and caused the accident

If requested, provide your name and residential address to the third party or the third party surveyor, and move the vehicles if they are obstructing traffic (if you accept being at fault). However, do not sign any form accepting any liability without the assistance and advice from the surveyor.

#### 3. When it is unclear which driver is at fault

It is recommended not to move the vehicle from the scene until the police has made the markings of all vehicles involved in the incident and gave clear instruction to do so.

#### 4. In a hit-and-run accident

You must report the incident at the nearest police station stating the date and time of the incident, and the violator's vehicle license plate number if possible.

#### 5. Lost or stolen vehicle

Report the incident to the local police and The Royal Thai Police Centre for the Suppression and Prevention of Cars and Motorcycles Theft at Tel. 191 and 1192. For more information, please visit www.lostcar.co.th

#### 6. In case of accident in compliance with the Protection for Motor Vehicle Accident Victims Act

- 1) Seek medical attention and send the victim(s) to the nearest medical institute/hospital/clinic.
- 2) Inform the vehicle registered license, company name and Compulsory Insurance number to the medical institute/hospital/clinic.
- 3) The medical institute/hospital/clinic can be authorized by the injured to disburse medical expense from Chubb.

To receive compensation, the injured must submit documents and notify Chubb of the claim or the injured can authorize the medical institute/hospital/ clinic to be a representative to receive the compensation.

#### How to lodge the claims?



You can notify us at Claim Call Center: Tel. 02-640-4500 and 02-611-4455

#### 2. Loss surveyor site-visit

a) In case of a Live Claim

Chubb will immediately assign the surveyor to the accident scene. (20 minutes for Bangkok area and 30 minutes for upcountry)

b) In case of a Non-Live Claim or if an appointment has been made

If the Insured vehicle has more than five damaged parts, or if the Insured requires an inspection, a surveyor will be assigned to assist you.

c) If there are five or fewer damaged parts, the Insured can lodge the claim at Chubb's contracted dealer or workshop.

#### **Our Chubb Claim Counter**

1. You can visit us and lodge the claim at our headquarters and branches' Claim Counter.

(Office hours: Monday-Friday, from 8.30 am to 5.30 pm) 2. Our staff will verify the relevant claim documents and assess the claim within 15 days from the date of receipt of all completed documents.

3. We will arrange for the Insured to sign for the claims settlement.

4. We will indemnify the Insured for 15 days after we have obtained the completed claims payment documents.

# What are claim documents and how to prepare them?



Claim documents are supporting documents that will provide more information about the accident and claims. To avoid any delay of the claims process, please ensure that you provide all the required documents as instructed:

#### 1. Damage to car

- Company Contact Form (Original)
- Repair receipt (Original)
- Copy of Insured's ID
- Copy of Police blotter / report regarding the incident (If any)
- Copy of bankbook
- Photograph of the damaged car part(s)
- Any other supporting documents

#### 2. Authorizing another person to act on behalf of the Insured

- Power of attorney with Baht 30 Duty stamp
- Copy of authorized person's ID
- Any other supporting documents

#### 3. Medical Expenses

- Medical receipt (Original)
- Medical report
- Copy of Insured's ID
- Copy of Police blotter / report regarding the incident (if any)
- Copy of bankbook
- Any other supporting documents

#### 4. Cremation Expense / Death

- Copy of Insured's ID and house registration
- Copy of Insured's beneficiary and house registration
- Death Certificate
- Autopsy (Certified true copy from the officer)
- Medical Certificate of Death
- Copy of Police blotter / report regarding the incident with certified true copy from the officer
- Any other supporting documents

#### Vehicle Reparation



To return your vehicle to the road as fast as we can is our priority. Therefore, all repair works should be done at the contracted dealer or workshop.

1. Please inform us if you prefer to repair the vehicle at a workshop of your choice. We will review and consider the scope of repair before advising the Insured if the repair works and payment will be covered by the policy. The reimbursement will be submitted to the company once the repair has been completed.

2. Replacement of the parts will be considered if the damaged parts are beyond repair.

3. Please make sure that none of your belongings are left in the vehicle before sending it for reparation. Have the workshop record any remaining items and the overall condition of the vehicle.

4. Confirmation on the reparation should be done at a well-lit area and should you find any complications or incomplete work from the repair, please inform the workshop of your findings immediately.

5. You can review the repair process and if you find any impropriety in the process, please contact us immediately.

6. If you are liable for any type of excess or deductible, the amount will be collected by the contracted workshop on the appointed date before returning the vehicle.



#### **Contact us**

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### CHUBB

Motor Claims Guide

## Chubb. Insured.<sup>™</sup>

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