

## **MOTOR CLAIMS PROCEDURE**

1. In case of an accident, you must obtain a police report to make a claim under your Motor policy;
2. Kindly send a scanned copy of the following documents by e-mail to [claims@fidelityunited.ae](mailto:claims@fidelityunited.ae) or WhatsApp **+971 56 685 2039** (You do not have to visit any of our offices in person to register a claim):
  - a. Police Report
  - b. Registration card (Mulkiya) - both sides
  - c. Driving License of driver at the time of accident (Both sides)
  - d. Emirates ID (Both sides)
  - e. Mention the preferred Emirate and area location for repairs
3. In cases where the accidents are referred to courts, we need the final court verdict to process the claim;
4. Once the claim file is opened by us, you will receive an E-mail / SMS with the claim reference number and the contact details of one of our approved garages or dealer workshops, based on your policy coverage;
5. You have to take your vehicle to the approved garage or dealer workshop and submit the original police report, copy of registration card and copy of driving license to the service advisor of the workshop;
6. In case of non-agency repair and you wish to use pick up service, our approved garages do provide the facility to pick up the accident vehicles;
7. If the vehicle cannot be driven, for policies with 24-hour emergency roadside assistance service, kindly call our provider on **800 4101** to tow the vehicle to the nearest approved workshop;
8. Once we receive the repair estimate from the workshop, we shall depute one of our Motor surveyors to inspect the vehicle and finalize repair costs;
9. We shall then arrange to issue an LPO to start the repairs, once all documents are in order and the premium has been paid in full;
10. Recovery claims, where another vehicle was 'at fault' for causing the accident, shall be handled as per Emirates Insurance Association guidelines;
11. If you are eligible for a 'Hire car' as per policy conditions, we will arrange to deliver the Hire car to you as per your convenience. The documents required for Hire car are:
  - a. Copy of Driving License, visa page in the Passport ; and
  - b. Credit Card Imprint (To protect against fines and Salik charges).
12. Once repair is completed, you will be informed by the garage or dealer workshop and you can collect your vehicle after signing the discharge receipt if repairs are satisfactory and in order;
13. In case of 'own damage' claims or where the 'at fault' third party is not known, you will be required to pay the amount of Excess/Deductible mentioned in your policy including any Young/Novice driver excess if applicable as per Policy conditions; and
14. For any queries, you can contact us by mail to [claims@fidelityunited.ae](mailto:claims@fidelityunited.ae) or WhatsApp: **+971 56 685 2039**

### **UNITED FIDELITY INSURANCE COMPANY**

In Conformity with the Federal Law No. 6/2007 Reg. No (8) dated 22/12/1984. Authorized paid-up Capital Dh. 100,000,000

Ras Al Khaimah T: +971 7 2351584, F: +971 7 2353213, P.O. Box: 1010 - Sharjah T: +971 6 5682277, F: +971 6 5681586, P.O. Box: 5333  
Dubai T: +971 4 2502501, F: +971 4 2502504, P.O. Box: 1888 - Abu Dhabi T: +971 2 6263313, F: +971 2 6263526, P.O. Box: 721, Fujairah T: +971 9 2222302,  
F: +971 9 2220294, P.O. Box: 4417, [info@fidelityunited.ae](mailto:info@fidelityunited.ae)