

## MOTOR TAKAFUL CLAIM

Motor Takaful comes as a much-needed relief in the occurrence of an accident that may cause damage to your vehicle. Takaful claims help pay for the repair of the vehicle and other financial issues incurred.

While you can opt for the reimbursement claim process, choosing cashless claims method is an absolute convenience. All you have to do is get your car repaired at any of our panel/authorized workshop (550+ nationwide) and PQGTL will settle the bills directly with the workshop.

### THINGS TO DO (IN CASE OF MOTOR ACCIDENT)

#### THE DOs

- 1) Stay Calm. It's very important to stay calm so you remain in control of the situation
- 2) Do call an ambulance or ask someone else to do so if anyone needs urgent medical care.
- 3) Do call the police to the scene of the accident, in appropriate cases.
- 4) Move your car out of the path of incoming traffic to remain safe.
- 5) Immediately inform your Takaful Company regarding accident with accurate details including extent of damages and injuries (if any).
- 6) Get the other driver's information if you were in a collision with another person.
  - Name of Driver
  - Address of Driver
  - Phone Number or other contact information
- 7) Gather Information about other Driver's Car & Insurance/ Takaful Company. You need basic information to lodge claim with your Insurance/Takaful Company.
  - Make and Model of the Car
  - Registration Number
  - Insurance/ Takaful Company Name
  - Policy Number (If possible)
- 8) Gather Documents related to 3<sup>rd</sup> Party
  - Copy of CNIC
  - Copy of driving License
  - Copy of car registration book
- 9) Take pictures of the accident scene and get contact information from any witness who saw the accident.



10. You should keep follow-up with Takaful company so that you find out what steps to take further, forms to fill and submit documents for Claim purposes if any.

### **THE DON'Ts**

- 1) Do not panic. Being a car accident is stressful. However, you won't be able to take important steps.
- 2) Never admit responsibility for the accident. Your Takaful contract states that you must not assume any liability or responsibility under these circumstances.
- 3) Don't forget to get Police report because this is evidence that you've faced a car accident. In case of third-party injury, death or property damage, your Takaful policy states that to submit Police report.
- 4) Don't leave your Car unattended without proper precautions being taken to prevent further damage or loss.
- 5) Don't give settlement offer on behalf of your Takaful company as it deals this with its own expertise otherwise It may cause rejection of claim.
- 6) Don't accept any early settlement without assessing your car by workshop and examine by doctor for injuries (If any).
- 7) Don't sign any document or provide recorded statement without consent of your Takaful Company. This may lead to legal proceedings.

### **THINGS TO DO (IN CASE OF CAR THEFT/SNATCHED)**

- 1) Call the police immediately and file a theft vehicle report.
- 2) If tracker device is installed, ask Tracker Company where your car is located.
- 3) If the theft/snatched vehicle is financed or leased/ijarah, intimate the theft to your bank /finance/leasing/ijarah company.
- 4) Contact Takaful Company immediately and lodge a Claim.
- 5) Provide detail of incident to surveyor who appointed by insurance/Takaful company.

### **MOTOR TAKAFUL CLAIM PROCESS**

#### **Own Damage Settlement (Cashless)**

- 1) As soon as the accident occurs, inform PQGT on claim intimation contact number/email.
- 2) Once you intimate your claim, PQGT will appoint a surveyor to conduct survey.



- 3) Lodge Police report/FIR at the police station nearest to the accident spot in case of third-party property damage or bodily injury/death, theft of accessories, major accidents or advised by our representative.
- 4) Deliver your vehicle to our authorized panel workshop immediately.
- 5) Surveyor will inspect your vehicle at workshop on agreed time and will communicate approved damages to workshop.
- 6) Submit documents at workshop requested by PQGT.
- 7) Surveyor/PQGT representative will inform you about the balance amount (If any) that has to be paid by you as per policy terms and conditions.
- 8) You may collect your vehicle upon completion of repair works.
- 9) Payments that need to borne by us at our authorized workshop will be made directly to the workshop on completion of the repairs.

#### **Own Damage Settlement (Reimbursement)**

- 1) As soon as the accident occurs, inform PQGT on claim intimation contact number/email.
- 2) Once you intimate your claim, PQGT will appoint a surveyor to examine extent of damage.
- 3) Lodge Police report/FIR at the police station nearest to the accident spot in case of third-party property damage or bodily injury/death, theft of accessories, major accidents or advised by our representative.
- 4) Surveyor will inspect your vehicle at workshop on agreed time and will approve damages.
- 5) Make payment to workshop directly.
- 6) Submit bills along with the documents to Surveyor requested by PQGT.
- 7) PQGT will reimburse the approved claim amount directly to you after deducting balance amount (If any) that has to be paid by you as per policy terms and conditions.

#### **Total Loss Settlement**

- 1) As soon as the accident occurs, inform PQGT on claim intimation contact number/email.
- 2) Once you intimate your claim, PQGT will appoint a surveyor to conduct survey.
- 3) Lodge Police report/FIR at the police station nearest to the accident spot in case advised by our representative.



- 4) Surveyor will inspect your vehicle at workshop/accident premises on agreed time.
- 5) PQGT will take possession of the vehicle.
- 6) Submit the documents to Surveyor requested by PQGT.
- 7) PQGT will reimburse the approved claim amount to you after deducting balance amount (if any) that has to be paid by you as per policy terms and conditions.

### **Theft Loss Settlement**

- 1) As soon as the theft occurs, inform PQGT on claim intimation contact number/email.
- 2) Once you intimate your claim, PQGT will appoint a surveyor to conduct survey.
- 3) Lodge Police report/FIR at the police station nearest to the accident spot.
- 4) Submit the documents to Surveyor requested by PQGT.
- 5) PQGT will reimburse the approved claim amount to you after deducting balance amount (if any) that has to be paid by you as per policy terms and conditions.

### **Theft/Snatched Claim Notification Warranty**

You are advised in your interest to report THEFT/SNATCH claim as soon as possible but not later than ten (10) days from the date of incident. Any claim reported after this period may lead to its repudiation.

## **DOCUMENTS REQUIRED FOR MOTOR CLAIMS**

### **Own Damage Claims**

- 1) Claim form duly filled, signed and/or stamped
- 2) Photocopy of Takaful PMD
- 3) Photocopy of Registration Book
- 4) Statement of Participant/Driver
- 5) Copy of CNIC of Participant /Driver
- 6) Copy of Driving License
- 7) Estimate of Repairs
- 8) Police Report/FIR (if any)

### **Theft of Accessories Claims**

- 1) Claim form duly filled, signed and/or stamped
- 2) Photocopy of Takaful PMD
- 3) Photocopy of Registration Book
- 4) Statement of Participant/Driver
- 5) Copy of CNIC of Participant /Driver



- 6) Copy of Driving License
- 7) Estimate of Repairs
- 8) Police Report/FIR

### **Total Loss Claims**

- 1) Claim Form duly filled, signed and/or stamped
- 2) Original Takaful PMD
- 3) Statement of Participant/Driver
- 4) Copy of CNIC of Participant /Driver
- 5) Copy of Driving License
- 6) Authority Letter (If applicable)
- 7) Police Report / FIR (If applicable)
- 8) Letter of Acceptance
- 9) Tracker Movement Report (If applicable)
- 10) Loss Voucher
- 11) Original Registration Book along with Running Page
- 12) Original Excise File
- 13) Original Tax Payment Receipts
- 14) Excise Ownership Certificate
- 15) Keys of the Vehicle
- 16) Transfer Deed/ T.O form on Bond Paper
- 17) Transfer Letter on Company Letterhead
- 18) Bank NOC (If applicable)

### **Theft Claims**

- 1) Claim Form duly filled, signed and/or stamped
- 2) Original Takaful PMD
- 3) Statement of Participant/Driver
- 4) Copy of CNIC of Participant /Driver
- 5) Copy of Driving License
- 6) Authority Letter (If applicable)
- 7) Roznamcha / I5 report / 1<sup>st</sup> Entry Slip
- 8) F.I.R (duly stamp)
- 9) Final Police Report
- 10) Letter of Acceptance
- 11) Tracker Incident Report (If applicable)
- 12) Tracker Movement Report (If applicable)
- 13) Loss voucher
- 14) Original Registration Book along with Running Page
- 15) Original Excise File
- 16) Original Tax Payment Receipts
- 17) Excise Ownership Certificate
- 18) Keys of the Vehicle
- 19) Transfer Deed/ T.O form on Bond Paper
- 20) Transfer Letter on Company Letterhead
- 21) Letter of Subrogation duly Witnesses
- 22) CNIC copies of Two Witnesses
- 23) Bank NOC (If applicable)



### **Third Party Property Damage Claims**

- 1) Claim form duly filled, signed and/or stamped.
- 2) Photo copy of 3<sup>rd</sup> Party's Insurance/ Takaful Certificate/PMD.
- 3) Photo copy of Registration Book (Original In case of Total Loss)
- 4) Statement of Incident
- 5) Copy of CNIC
- 6) Driving License Copy
- 7) Estimate Repairer/ Construction Contractor/ Vendor
- 8) Letter of Indemnity/ Compromise/ Discharge of liability (on bond paper)
- 9) Police Report / FIR
- 10) Excise File (Original In case of Total Loss)
- 11) Transfer Letter (In case of Total Loss)
- 12) Transfer Deed on bond paper (In case of Total Loss)

### **Third Party Personal Injury Claims**

- 1) Claim form duly filled, signed and/or stamped.
- 2) Police Report / FIR
- 3) Statement of Incident
- 4) Copy of CNIC
- 5) Driving License Copy
- 6) Details of Medical Expenses
- 7) Letter of Indemnity/ Compromise/ Discharge of liability (on bond paper)

### **Third Party Death Claims**

- 1) Claim form duly filled, signed and/or stamped.
- 2) Police Report / FIR
- 3) Copy of CNIC
- 4) Driving License Copy
- 5) Details of Medical Expenses
- 6) Death Certificate (Issued by NADRA duly attested from Oath Commissioner)
- 7) Heirship/ Succession Certificate (Issued from Court)
- 8) Letter of Indemnity/ Compromise/ Discharge of liability (on bond paper)

**Note: Except above required documents, other documents/ information could also be required on case to case basis.**



## Frequently Asked Questions (FAQs)

### **Q. What to do in case my car meets with an accident?**

In case of accident or third-party injury or damages the property of a third party, inform us on our helpline numbers (**Head Office–Karachi 0315-2005017, Lahore Office 0315-2005018, Islamabad Office 0315-2005020**) or email: [claims@pakqatar.com.pk](mailto:claims@pakqatar.com.pk). Our claims executive will get in touch with you and guide you on the procedures and documents necessary to process your claim.

### **Q. Can I lodge claim if accident takes place in another city?**

It doesn't matter where the accident happens. Just call on our helpline numbers or email and our claim executive will guide you through the procedures.

### **Q. Are the accidental damages to my car covered under the policy?**

If you availed Own Damage coverage under your motor comprehensive Takaful policy, the damages to your car will be covered subject to terms, conditions and exclusions of the policy.

### **Q. Where will the survey be carried out?**

The survey will be conducted by our authorized Surveyor at the agreed workshop.

### **Q. Where should I repair my car?**

You can get your car repaired at any of our panel workshops. Our claims executive will also assist you in selecting one convenient to you.

### **Q. What if I want to use a workshop of my own choice?**

Yes. You can choose your own workshop to get your car repaired and Surveyor inspect your vehicle at workshop and approve damages. You will have to make the full payment to the workshop and submit the final bills and receipt. We will reimburse the approved claim amount directly to you after deducting balance amount (If any) that has to be paid by you as per policy terms and conditions.

### **Q. How much time will be required to repair the car?**

It depends on the extent of the damages to your car and also on the time that the workshop will take to repair the car. However, if you have opted to repair the car at our panel Workshops, your car will be given priority.

### **Q: Do all car Takaful policies cover vehicle damage due to flooding?**

No. It depends on your coverage. If you have comprehensive Takaful on your policy, this covers flood damage. The comprehensive coverage on a car Takaful policy helps cover certain types of water damage to your vehicle, depending on the cause. For example. It does not cover water



damage due to a maintenance issue, like a slow leakage or leaving your window open during a rainstorm.

**Q. Are the damages to undeclared modification to car covered under the policy?**

No. If you don't declare the modifications regardless of whether the omission was intentional, your claim may be rejected.

**Q. Should I tell my Takaful provider about modifications?**

It is imperative that you disclose any modification of your car to your Takaful provider. Modification may leave you uncovered due to non-disclosure of modifications.

**Q. What is deductible?**

A car Takaful deductible is the amount of money you agree to pay out of your own pocket for car repairs after an accident.

**Q. What is average clause?**

An average clause provides that where the Sum Covered is less than the value at risk. You will be considered responsible for the uncovered part of the risk and the claim payment for any loss will be scaled down proportionately. It applies only on own damages claims.

**Q. What is depreciation?**

It is the monetary value of a car that decreases over time due to use, or in other words, Charge for the decline in value of a car spread over its economic life.

**Q. Does car Takaful cover maintenance?**

No, car Takaful doesn't cover maintenance costs.

**Q. What happens if I let my car Takaful lapse?**

If you let your car Takaful policy lapse, you will not be covered in the event of a claim.

**Q. Does car Takaful cover mechanical fault?**

No, car Takaful doesn't cover mechanical fault.

**Q. Is there a time limit for making a car Takaful claim?**

You must notify us immediately of any incident involving your car that may lead to a claim. It's also advisable to formally lodge your claim as soon as possible, to avoid any complications a delay might cause. In case of THEFT/SNATCH claim, you are advised to report as soon as possible but not later than ten (10) days from the date of incident. Any claim reported after this period may lead to its repudiation.



**PAK-QATAR**  
GENERAL TAKAFUL  
Together We Protect



**پاک قطر**  
**جنرل تکافل**  
تعاون تحفظ کے لئے

**Q. What if my stolen car is found but is damaged?**

If your stolen vehicle is found, we will either pay for it to be repaired, or write it off and pay you the amount for which your car is covered. It depends on the condition/damages of the vehicle.