

## "What measures do you take in the event of a vehicle theft?"

**In the event of a vehicle theft, the following measures are essential to ensure a smooth claims process with the insurance company:**

### **Immediate Steps you should take.**

1. ☐ **File an FIR:** Report the theft to the nearest police station immediately and obtain a copy of the First Information Report (FIR). This document is crucial for initiating the insurance claim. Often, police authorities may hesitate to register an FIR, which can cause delays and potentially lead to claim rejection. If the police refuse to register the FIR, file a complaint with their higher authority on the same day. You can submit a written complaint to the Police Commissioner or Superintendent of Police, as applicable.
2. ☐ **Inform the Insurance Company:** Notify your insurer about the theft as soon as possible, preferably within the timeframe mentioned in the policy (usually 24-48 hours). Provide them with preliminary details about the incident.
3. ☐ **Importance of Timely Intimation:** Promptly informing the insurance company about the theft is crucial because insurers may have resources to help trace the stolen vehicle. If the theft is not reported within the stipulated timeframe, the insurer may argue that their right to search for the vehicle was compromised due to the delay.
4. **Seek Legal Advice:** Before notifying the insurance company, consider seeking advice from your family advocate. They can assist you in understanding the policy's terms and conditions, guide you on filing the complaint, and advise on the necessary precautions to take.
5. **Contact the RTO:** Inform the Regional Transport Office (RTO) about the theft and get an acknowledgment. This may be required during the claims process.



Time : Evening 8:30 to 10:00 PM.



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### **Documentation Required for Claim:**

- 4. Claim Form:** Fill out and submit the theft claim form provided by the insurance company.
- 5. Policy Documents:** Share a copy of the vehicle's insurance policy and receipt of premium payment.
- 6. Vehicle Registration Certificate (RC):** Submit a copy of the RC book.
- 7. Driving License:** Provide a copy of the owner's valid driving license.
- 8. Keys and Service Booklet:** Surrender all sets of vehicle keys and the service booklet.
- 9. Police Final Report:** Once the police complete their investigation and close the case, obtain a "No-Trace Certificate" or "Final Report" confirming that the vehicle could not be recovered.
- 10. Subrogation Letter:** Sign a letter of subrogation, allowing the insurer to recover their loss from third parties if the vehicle is found later.
- 11. Investigation:** Cooperate with the insurance company's appointed surveyor or investigator. They will verify the claim details and assess the policy coverage.
- 12. Settlement Process:** Once the claim is approved, the insurer will calculate the settlement amount based on the Insured Declared Value (IDV) of the vehicle and process the payment.

**Maintain copies of all submitted documents for future reference.**

- Ensure you follow all procedures and timelines specified by the insurer to avoid claim rejection.**



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## **IMP**

**If your claim is repudiated, you can contact us for assistance. We will help you draft the consumer complaint and provide relevant judgments from the NCDRC and the Supreme Court to support your case. Simply send the policy document and all relevant documents mentioned above to the email address or WhatsApp number provided below.**



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