

There are two concepts that the customer has to note while buying any insurance policy: Excess and Contribution

A. Excess: - The first part of the claim which is not covered by the claim.

B. Contribution: - The insured is expected to contribute a cost for the replacement of new parts on account to depreciation or wear.

Documents that should be presented at time of claim

A. For repairable vehicles

1. Police report if it is at the main road otherwise please inform the company
2. Driving license of the driver
3. Title certificate
4. Collect proforma invoice from garages after receiving survey reports

B. For Total loss vehicles

1. Title certificate original
2. Power of attorney given to Tsehay insurance
3. Clearance from road authority
4. Clearance from inland and customs authority

C. For bodily injury or death

1. police report indicating the name of the injured person
2. medical bills with prescriptions
3. medical certificate
4. post Morten certificate for death
5. legal heirs certificate

D. For carrier's liability

1. police report
2. dispatch
3. invoices
4. FDC (loading note) for fuel

E. For marine

1. Insurance certificate original
2. Bill of lading
3. Commercial invoice
4. Arrival notification
5. Other documents if it is required