
Procedure Claim

- The Insured should notify the insurance company of any loss or damages within 7 calendar days and has to provide written information about the incidence of such losses.
- Loss Adjuster will usually be appointed by the Insurance Company to investigate or check the losses / damages and determine the replacement value. Loss Adjuster is an independent party, but will be paid by the INSURANCE COMPANY. Third Party Adjuster/INSURANCE COMPANY will conduct a survey to the scene and the surveyor will conduct investigations on the field and interviews in connection with the incident.
- To speed up the claim process, the insured will need to prepare a chronology of events and provide the estimated value of loss / estimated value of improvements from suppliers or contractors to the INSURANCE COMPANY / Loss Adjuster when they survey the location.
- All document requests will be submitted in writing so that the Loss Adjuster / INSURANCE COMPANY will be able to assist and provide the necessary explanations.
- The Insured must submit all necessary documents as soon as possible. In the event that the insured can not meet the demand for a particular document, then the insured must make a written explanation to the INSURANCE COMPANY.
- If the documents have been received, the Loss Adjuster / INSURANCE COMPANY will check whether the document is in accordance.
- If everything has been completed, the Adjuster will report the claim amount to the INSURANCE COMPANY, who will make the payment proposal and request The Insured approval.