

## Claims Requests Procedure

**In case of an accident “God Forbid”, kindly follow the below instructions:**

- 1- Call “Najm” on the toll free number (960000560) and in special cases inform immediately the proper authorities (police, traffic, and civil defense....etc.) and do not leave the accident site before their arrival.
- 2- The claim should be submitted within 30 days from the date of the accident at any of Malath Insurance Co. or the Insurance House Company (IHC) offices after obtaining the accident report from the proper authorities and submitting the claim form. More information about the nearest Malath centers kingdom wide is available on page 2.
- 3- Submit all the claims documents as mentioned in the below table (based on the Claim Type).
- 4- In case of a stolen car or a criminal act, please notify the police and obtain the official proof of the notification, and cooperate with the insurance company to prove the condemnation of the offender. Officially notify the proper authorities of the stolen vehicle.
- 5- Don't pay any amounts to any of the third parties involved in the accident, nor waive any amount entitled to the insured.
- 6- Inform the insurance company of any suing or investigation or interrogation related to the accident.
- 7- In case the accident happened in a remote area where there are no presence for the insurance Co. or the broker offices, please call Malath insurance Co. at +966112150088.

**The below table states the documents needed depending on the type of accident**

Required Documents	Claim Type					
	100% fault on driver	100% or shared fault on third party	In case accident occurred abroad and the geographic coverage includes the country in which the accident occurred	In case of stolen vehicle	In case the third party ran away (hit and run)	In case of fire or nature disasters
Police report or Najem report + repair permission	✓	✓			✓	
Copy of insurance certificate	✓	✓	✓	✓	✓	✓
Copy of vehicle registration (Istemara)	✓	✓	✓	✓	✓	✓
Copy of the valid driving license	✓	✓	✓	✓	✓	✓
Submitting a claim form	✓	✓	✓	✓	✓	✓
If third party is insured, submit Najem report. If third party is not insured submit police report	✓	✓				
3 estimations from police workshops + spare parts and Shaikh Almareed estimation if the fault is 0% on the insured or shared		✓				
Copy of third party insurance certificate if possible		✓				
Police report from the country where the accident happened + repair permission from Saudi Arabia		✓	✓			
Original official notification from police or original search circular + stolen report after exceeding one month from date of theft				✓		
Original Civil defense report						✓

**Important Notes:**

1. The insured person has no right to repair his vehicle without the approval of the insurance Co. as per the terms and conditions of the policy.
2. In case of Death, should submit the legal deed, copy of the death certificate and copy of deceased person's ID. The original legal deed is required to compensate the third party

death and for compensating the clients as per the policy under the personal accident condition should requested in case of death copy of the death certificate and the original for matching , in case of injuries provide reports and medical invoices

3. In case of injuries, the original medical report + copy of the injured' s ID should be submit and please note that the maximum limit for emergency coverage is SR 5,000 per person per accident.

#### Deductibles:

- ❖ **If the client chooses to repair their vehicle at the dealer the deductible will be:**
  - SR 3,500 if the vehicle registration date is less than one year from the date of registration
  - SR 4,500 for car leasing companies, if the vehicle registration date is less than one year from the date of registration
  - SR 5500 if the vehicle registration date is more than one year from the date of police Registration
- ❖ **If the client chooses to repair their vehicle at the pre-approved workshops the deductible will be**
  - SR 2,000 for all models regardless of registration date
  - SR 2,500 for car leasing companies on all models regardless of registration date
- ❖ The insurance company will bears the cost of moving the vehicle with a maximum of SR 1,000 within the city and SR 1,500 outside the city and SR 5,000 outside the Kingdom provided an invoices is submitted per the policy conditions.
- ❖ The deductible amount is fixed at SR 3,000 for all the total loss claims.
- ❖ No double deductible is applied under this policy unless there are more than one accident per claim
- ❖ Deductible could be change depending on the changes within the insurance contract

**For more information about compensations, please call Malath claim Center at: 011245515 Ext. 4501 or 4503**

**Fax: 0112455114**

**Free Line: 8001280088**

#### Malath Centers Kingdom wide

Center	
<b>Shaqraa</b>	116223471
<b>Alnoayreyh</b>	133790177
<b>Alriyadh</b>	112455115

Western Region	
<b>Macca</b>	125411277
<b>Altaif</b>	127405005
<b>Almadina</b>	148211650
<b>Jeddah</b>	122831010

Eastern Region	
<b>Aldowadmy</b>	116423588
<b>Hafr Albatin</b>	137228444
<b>Alqatif</b>	138634823
<b>AlDammam</b>	138100260
<b>Alehsaa</b>	135330222

North	
<b>Tabouk</b>	144229534
<b>Alqaseem</b>	163857788
<b>Hael</b>	165383131

South	
<b>Khamis</b>	172316888
<b>Meshait</b>	
<b>Jaizan</b>	173236318
<b>Najran</b>	175236888



**Claims requests procedure**

**In case of an accident “God Forbid”, the insured person should do the following procedure:**

- 1- Inform “Najm” on the toll free number (960000560) and in special cases inform the competent authorities (police, traffic, and civil defense....etc.) immediately and don’t leave site before their arrival.
- 2- The claim should be submitted within 30 days from the date of accident to the nearest center of medgulf insurance Co. or the broker insurance house Co. after you get the police report from the competent authorities, then fill the claim form and for more information of the nearest center of Medgulf , attached Medgulf Centers kingdom wise (Page 2)
- 3- Submit all the claims documents as mentioned at the below schedule.
- 4- In case of stolen or criminal cases inform the police, and cooperate with the insurance company to proof the condemnation of the offender. Intimation and popularization for the stolen vehicle officially.
- 5- Don’t pay any amounts to any part of the accident, and don’t concession for any amount related to the insured.
- 6- Intimate the company of any suing or investigation related to the accident.
- 7- In case the accident happened at obscure aria and no availability of branches for the insurance Co. or the broker, you should call Medgulf insurance Co. at their free No. 8001248844.

**The below schedule explain the documents needed**

Claims Document	Claim Type					
	100% fault on driver	100% or shared fault on third party	In case accident occurred abroad and the geographic coverage includes the country in which the accident occurred	In case of stolen vehicle	In case the third part ran away (hit and run)	In case of fire or nature disasters
Police report or najem report + repair permission	✓	✓			✓	
Copy of insurance Certificate	✓	✓	✓	✓	✓	✓
Copy of vehicle registration (Istemara)	✓	✓	✓	✓	✓	✓
Copy of the valid driving License	✓	✓	✓	✓	✓	✓
Submitting a claim form	✓	✓	✓	✓	✓	✓
If third party is insured, submit Najem report.if third party is not insured submit police report	✓	✓				
3 estimations from workshops + spare parts and Shaikh Almared estimation if the fault is 0% on the insured or shared		✓				
Copy of third party insurance certificate if possible		✓				

police report from country where the accident happened + repair permission from Saudi Arabia		✓	✓			
Original official notification from police or original search circular + stolen report after exceeding one month from date of theft				✓		
Original Civil defense report						✓

**Important Notes:**

1. The insured has no right to repair his vehicle without the approval of the insurance Co. as per terms and conditions of the policy
2. In case of Death, should submit the legal deed, copy of the death certificate and copy of deceased person's ID. The original legal deed is required to compensate the third party death and for compensating the clients as per the policy under the personal accident condition should requested in case of death copy of the death certificate and the original for matching , in case of injuries provide reports and medical invoices
3. In case of injuries should submit the original medical report + copy of the injured's ID should be submit and please note that the maximum limit for emergency coverage SR 5000 per person per accident
4. Depreciation – partial losses Nil up to 5 years models other vehicles models and below are eligible for 20% depreciation from the original spare parts in consideration of the vehicle registration
5. Tyres, wheel caps Nil depreciation for the brand new models other models and below are eligible to 20% depreciation in case of tyres, wheel caps and spare parts
6. Authorized driver any named person holding active Saudi driving license or active permit to drive a motor vehicle issued by Saudi traffic authorities

**Deductibles:**

- ❖ No deductible on the customer if the liability is 100% on the third party. Excluding one party accidents ( fixed objects or animal) or hit and run claims
- ❖ If the client chooses to repair his vehicle at the insurance approved workshops, the deductible will be SR 3500
- ❖ If the client chooses to repair his vehicle at agency, provided that his vehicle is less than one year from the date of first registration at traffic, the deductible will be SR 3500
- ❖ If the client chooses to repair his vehicle at the agency, which is more than one year from the date of traffic Registration, the deductible will be SR 6000

- ❖ The insurance company will handle the cost of carrying the vehicle by maximum SR 750 inside the city, and SR 1200 outside the city, and SR 4000 outside kingdom, provided that the carrying invoice is submitted, as per the policy conditions.
- ❖ The deductible is fixed amount for all the total loss claims at SR 3500
- ❖ No double deductibles under this policy, unless there will be more than one accident per claim.
- ❖ Deductible is changeable based on the insurance agreement

<b>For more information please call Medgulf claim Center at phone No.: 011 4055550</b>
<b>Free Line: 8001248844</b>

**Medgulf Centers kingdom wise**

Center	
<b>Alriyadh</b>	011 4055550

Eastern Region	
<b>Alkhobar</b>	013 8147667
<b>Aljubail</b>	013 3472980

Western Region	
<b>Jeddah</b>	012 6606366

North	
<b>Hael</b>	0548884979

South

**Khamis Meshait** 0545403011

**Najran** 0561619664