Car Insurance Claims Made Easy

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Article published on April 9th 2012 | Business

Finding yourself in a car accident or having your personal belongings stolen from your car can be deeply unsettling. Having to then go through another ordeal settling the claims compensation with the insurer is something nobody would like. If you want to ensure the claims on your car insurance are settled with as minimal disruption as possible, here are a few precautionary measures that can help.

To begin with, always be honest when signing off on your policy application; any fabrication of facts discovered by the insurer during the claims investigation may lead to annulment of your policy , abatement of your compensation or a refusal to pay the claim on grounds of failure to disclose facts.

Purchase an insurance policy by understanding the associated deductibles. A deductible is what you must pay from your own pocket in the event of an accident or theft, while the insurer covers the rest. It is usually listed under comprehensive and collision coverage. Ask questions; find out why the specific deductible is levied on you before purchasing the policy. The deductible shouldnâ€™t come as a surprise during your claim.

In normal circumstances, deductibles are higher if you are identified as a high risk driver. In the case of an accident, which you are not responsible for, the insurance provider of the other party may be liable to settle the amount for you. However, not all drivers maybe insured due to non renewal of their insurance policies. In that case you should report this to your insurance company right away.

Deductibles also impact premiums; a lower deductible means a higher premium, so you might want to weigh all your options. Besides policy terms, being on the defense also involves having your insurance information at hand.

Carry a copy of your papers in your car, along with stationery to make notes. If you do not use a mobile phone with a camera, you must also keep a camera around. This will help you document details of the accident promptly and accurately.

To make the claim easily, file a police report about the accident or other criminal incidents as soon as possible. Ask the police for an accident report or criminal incident report; without these reports your claim will stand baseless.

In the case of an accident, ask the other driver for his or her details; note down addresses, contact numbers, insurance information and car specifics. Take relevant photographs at the scene.

Your insurer will most likely have a 24-hour helpline. Stay calm and make the call once you have all the details. You must narrate the incident to the representative or claim online, but be consistent with your facts.

The company will then send you a claims form, where you will have to fill out the same information. It is always better to know whom you spoke to over the phone, in case of procedural delays.

Do not take your car in for repairs without consulting the insurance company first; it is likely that they will decide which garage you must visit.

Accidents and thefts are unforeseen occurrences, and as much as you want to be prepared, you canâ€™t always be ready for them. That's why; you must choose a reliable insurance provider.

Article Source:
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Article Keywords:
CAR INSURANCE, CAR INSURANCE COMPANIES DUBAI, CAR INSURANCE IN UAE, CAR INSURANCE ONLINE, CAR INSURANCE QUOTE DUBAI

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