MOTOR ACCIDENT CLAIMS GUIDE

Whether minor or serious, handling a road accident properly is crucial for your safety and for a smooth insurance claims process.

Please follow the guidance below depending on the type and severity of the accident.

1. WHAT TO DO IMMEDIATELY AFTER AN ACCIDENT:

Type	Example	Action to Take
Own Damage (no third party involved)	Hitting a wall, tree, or animal; falling into a ditch; skidding into a divider; fire or flood damage; Any object falling on car; underbody damage from bumps; scratches while parking, lose control and crash into a tree or lamp post etc	Report the accident to the nearest Police station within **1 hour** and present your driver's license. Obtain a **Notice of Intended Prosecution (NIP)** and an **Occurrence Book (OB) number**-both are required for claim submission.
Third-Party Accident (Involving only Two Vehicles)	A collision occurs between two vehicles only, resulting in damage to one or both vehicles, with no involvement of any other vehicle, pedestrian, or property. This applies only when: • No bodily injury to any person • No damage to third-party property • Both vehicles are insured • Both drivers hold valid driving licences • No uninsured, government, or state-owned vehicle is involved • Neither driver was under the influence of alcohol or drugs at the time of the accident. If any of the above conditions are not met, the Police must be informed and the insurer notified immediately.	If Both Drivers Agree on the Circumstances of the Accident ✅ Complete the **Agreed Statement of Facts (ASF) Form** jointly with the other driver. (refer to the section below for step-by-step instructions on how to fill the ASF form) ✅ Ensure that both parties: • Provide their personal and insurance details; • Accurately describe the circumstances of the accident; • Sign the ASF form. ✅ Notify Us immediately and submit the completed ASF Form together with any supporting photographs and other documents.

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BRN: C06000344, FSC License No: IS10000021

Type	Example	Action to Take
Third-Party Accident (Involving only Two Vehicles with damage to Property)	A collision occurs between two vehicles only, resulting in damage to one or both vehicles, with damage to third party property.	Do not complete the Agreed Statement of Facts (ASF). Instead, mark all vehicle positions with chalk, call the Police and report to Us as soon as possible and provide all relevant details and supporting documents.
Multi-Vehicle / Complex Accident	Multiple vehicles or Government vehicle involved without casualties	In accidents involving multiple vehicles without casualties, do not complete the Agreed Statement of Facts (ASF). Instead, Mark all vehicle positions with chalk, call the Police to come on scene of the accident, and report to Us as soon as possible and provide all relevant details and supporting documents including Police Occurrence Book (OB) reference number
Casualty or Suspicion of Alcohol or when the parties disagree on the circumstances of the accident	Injury to anyone or signs of drunk-driving or when there is a disagreement between parties on circumstances of accident	In cases involving casualties, suspected alcohol use, or disagreement over the circumstances, do **not** complete the Agreed Statement of Facts (ASF). Instead, report the incident immediately to the nearest Police Station, provide a formal statement, obtain the accident report and report the accident to Us as soon as possible and provide all relevant details and supporting documents.

Filling the Agreed Statement of Facts (ASF) Form

The Agreed Statement of Facts (ASF) is a standard procedure used for minor road traffic accidents involving two vehicles, where both drivers agree on the circumstances of the incident and no injuries are involved.

Step	**Action**	**Details**
1	**Ensure Safety and Alert Others**	Switch on hazard lights. Place the emergency warning triangle on the road to alert other drivers.

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Step	Action	Details
2	**Verify Legal Documents**	Check if both drivers hold valid driving licenses and insurance vignettes. If not, contact the Police immediately.
3	**Mark the Scene**	Use indelible chalk to mark the position of the wheels and license plates. Once marked, move vehicles to the roadside if they are obstructing traffic.
4	**Complete the Agreed Statement of Facts (ASF)**	- Fill in one ASF form (original + carbon copy) together with the other party. Please note only one ASF form should be filled in by both parties - Include all accident details and a clear sketch showing the point of impact. - Both parties must sign on the ASF Form -One party keeps the original, the other keeps the carbon copy, and they submit their respective copy to their insurance company.
5	**Important**	• **Do not admit liability** on the ASF. Determining fault is the insurer's responsibility. • **Do not fill the ASF** if: ○ There is any doubt or dispute about the circumstances of accident ○ You suspect the other party is under the influence of alcohol ○ You are uncomfortable or feel pressured ○ More than 2 vehicles are involved ○ If accident involves injury or casualty ○ If any damage caused to Property

2. VEHICLE SHIFTING & REPAIR ESTIMATION

After completing Police or ASF procedures:

- If vehicle is drivable, proceed to garage.

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- If the vehicle is not drivable, or if the accident resulted in a front impact that may have damaged the radiator or engine, or if you suspect that driving the vehicle may aggravate existing damage or it requires inspection, do not attempt to drive the vehicle. Instead, contact our Towing Service (available only if opted for and specifically mentioned in your policy)

Note: Towing is not available for:

- Commercial vehicles (Contract cars, Goods vehicles, Contract and Micro Buses, vehicles >2.5 tons)
- Third-Party only policies (unless specifically included)

Towing Hotline: 📞 86100 (Koukou Towing)

At the garage:

- An Estimate of Repairs will be prepared by the garage.
- Submit estimate along with required documents (Claim Form, ASF, licence, Fitness, etc.) to our Office or your agent or Intermediary.
- An appointment date for starting repairs has to be fixed with Garage and must be communicated to us.
- We will then process your claim and issue the repair authorization directly to the garage.

3. REPORTING THE ACCIDENT & CLAIM PROCESS

◆ **Step 1: Immediate Notification**

- Inform our Office or your accredited agent/Intermediary by telephone/email as soon as possible, within 5 days of the accident

◆ **Step 2: Document Submission**

- Submit the following documents to our Office or accredited agent or Intermediary within 15 days:
    - Motor Claim Form* (to be filled in by yourself and the driver of the vehicle at the time of accident).
    - Estimate of Repairs from garage*
    - Official police report (if applicable)

- ASF (Agreed Statement of Facts) form (if applicable)
- NIP (Notice of Intended Prosecution) if the accident was reported to the Police
- ID of Insured*
- Driver's License* (Recto & Verso)
- Horsepower* (deed of ownership) (Recto & Verso)
- Certificate of Fitness*
- Taxi License* (for Taxis)
- Photos and any other supporting documents deemed necessary

***Mandatory document**

◆ **Step 3: Surveyor Appointment**

- Upon receipt of claim documents, An Independent Surveyor will inspect the vehicle and submit a report.

◆ **Step 4: Claim Processing & Repair Authorization**

- Claim is processed upon receipt of survey report
- The compulsory excess, as outlined in your policy, must be paid before repair authorization can be granted.

  Important Notes:

  - Excess is applicable **regardless of fault**
  - If not at fault, excess may be:
    - **Recovered** from third-party insurer, or
    - **Waived** (subject to written liability confirmation from Third Party Insurer)
  - If repair cost < excess → full claim cost borne by insured
- Once excess is settled or waived, **repair authorization** is issued to the garage.

4. CONTACT DETAILS FOR CLAIM SUPPORT

In case if you need any support following an accident, you may directly contact us via email or telephone or you may contact your accredited agent/salesperson or intermediary

Email id for Contact	niassurance@niamauritius.com
☎️ **Landline**	**2081442**
📱 **Head of Claims**	**5780 1545**
📱 **Branch Manager**	**5893 1135**

📌 **QUICK CHECKLIST:**

- ✓ Hazard lights & warning triangle placed
- ✓ Scene marked with chalk
- ✓ Police contacted (if required)
- ✓ ASF completed (if applicable)
- ✓ Vehicle moved/towed
- ✓ Garage estimate obtained
- ✓ Accident reported within 5 days
- ✓ Documents submitted within 15 days
- ✓ Excess paid (if applicable)