

Guidelines for TMFL Claims – Agreement between TMFL & National Insurance Company Ltd.

The Surveyors are advised to follow the guidelines as per the agreement as detailed here in below.

1. Survey of vehicles within 4 hours and Survey report submission within 48 hours of intimation and completion of repairs
2. Claim settlement within 7 working days from the date of submission of last required documents/information
3. Labour charges for removal, refitting, painting and consumables as per Tata Motors schedule
4. FIR is required only in case of third party damage/injury and theft cases.
5. Spot Survey is not required for Private Cars and Taxis. However, taking spot photograph may be encouraged, though not mandatory.
6. For other commercial vehicles spot survey should be conducted within 8 hours. However, insured may remove the vehicle to garage for repairs if spot survey is not done in 8 hours after taking sufficient photograph of the damaged vehicle and the site of accident. In case photograph is not taken, due clarification from the insured may be taken in justification of the same. After checking the compliance, the claims should be considered as standard claims.
7. The parts such as Radiator, condenser, Motorized head lamps, ECU, wiring harness would involve normal depreciation (as metal)

Depreciation	%
Radiator and condenser	- age wise depreciation
Electrical parts	- age wise depreciation
Rubber, plastic, nylon parts, tyres}	50%
Tubes, batteries, airbags }	50%
Fibre glass components	30%
Glass	0%

Salvage value on Partial Loss Claims

Radiator and intercooler	-Value to be decided on case to case basis subject to a Minimum of 10% of their value
Other parts	- Value to be decided on case to case basis subject to a Minimum of 5% of their value
8. Cashless benefit - AT TATA MOTORS DEALERS AND TATA AUTHORISED SERVICE CENTERS (TASS)
9. Re-inspection Survey can be done by the final surveyor