

## **CLAIMS AND GRIEVANCE HANDLING MECHANISM IN AICL**

At AICL we feel it is our duty to settle all genuine claims as soon as possible and consider it as fulfillment of our promise that we made to the insured in the shape of Policy.

In case of claim, the insured is expected to do two things simultaneously i.e, to inform AICL as soon as possible (but at the most time frame of claim intimation mentioned in relevant policy(ies)) and to deal with the situation/loss in a manner as if they are uninsured- to minimize the loss.

The insured can inform AICL either through any sales team member(s) through whom they have placed business in AICL or to the concerned AICL Divisions/Departments having following contact number:

	Karachi Main Division:	021-32427110-14
	New Unit Division:	021-32415335-37
	Corporate Division:	021-32413091-93
 Phone:	Adamjee House Div.:	021-32412623
	Lahore Main:	042-35771245-59
	Faisalabad:	041-2603192-94
	Multan:	061-4543976, 061-4548614, 061-4589833
	Islamabad:	051-111-242-111 & 051-2894125

Call Centre Contact # 0800-00242 (**For Motor claims**)

Call Centre Contact # +971 4601 8823 (**For Travel claims- overseas**)

Hotlines Numbers: **KHI:** 0300-2018246, **LHR:** 0331-7333200, **ISB:** 0308-5205833 (**For Health claims**)

Insured can also intimate claim on [info@adamjeeinsurance.com](mailto:info@adamjeeinsurance.com) in case above mentioned numbers are inaccessible. However, any action on the abovementioned e-mail will be taken only during working hours on working days. Hence for prompt action, it is recommended that the insured should have contact details of concerned sales person/concerned Division etc.

Once claim is intimated in AICL- the concerned Division/department will immediately attend to it. Where necessitated by regulatory requirement, independent surveyors/loss adjusters, duly approved by Securities & Exchange Commission of Pakistan (SECP), will be appointed and insured will be informed of their appointment. Surveyor/loss adjuster will contact the insured for assessment of claim. AICL concerned department will then liaise with surveyor as well as with insured till the logical conclusion of claim. Insured is expected to provide all necessary co-operation and documents required by the surveyor/loss adjuster

Claims which do not necessitate appointment of surveyor by virtue of regulatory requirement, these are then processed in house, like Health claims.

In case insured is not satisfied with the assessment of loss they can initially approach the concerned person in AICL dealing their claim and even if they feel that aforesaid person is unable to meet their expectation they can e-mail their complaint on [complaint@adamjeeinsurance.com](mailto:complaint@adamjeeinsurance.com) for further action.