

In case of an accident

Relax! For faster service, please follow these guidelines.

- Call **Claims Hotline (02) 878 7007 (for English) operated 24 hours** country-wide coverage
- Or call Claims Call Center (02) 878-7000, operated 24 hours country-wide coverage
- Tell claims staff your license plate number or policy number
- A Thai Zurich officer will reach you in 30 minutes

In case of No Apparent Fault

- Do not move the vehicle from the accident location unless a police officer has marked the accident scene and instructed you to move your own vehicle.
- If there is no police around, contact a police officer immediately.
- Call Thai Zurich Insurance Co., Ltd. to claim the accident. You should not give testimony to anyone about the accident except for the police officer and the Thai Zurich claims officer.
- In case the accident is in a provincial area, report the accident to a highway patrolman, city police station, or a village chief or a village headman (depending on the case) as evidence, then call Thai Zurich Insurance for claim processing.

When you are Not at Fault

- Note down the license plate number, name, and address of the party at fault.
- Let the party at fault sign the consent document (provided by Thai Zurich in your policy jacket) and note down the information on his driving license.
- Note down the names and addresses of witnesses to the accident (if any).
- Call Thai Zurich Insurance immediately.
- In case of Third Party Liability coverage, Thai Zurich will send an officer to serve you at the place of accident and at the police station (if necessary). For claims recovery, you will need to follow up with Thai Zurich later.

When you are at Fault

- Call Thai Zurich Insurance immediately.
- You should not sign any documents given by the other party until after a Thai Zurich officer has arrived to advise you.
- Move your vehicle to the non-traffic area after admitting your fault.
- Give your name and address to the other party (if requested).

In case of Injury or Death

- If the injured party is conscious and gives consent and emergency services are not requested, you may transport the injured party to the nearest hospital. If the injured party is unconscious, contact emergency services immediately.
- If you or other parties sustain injuries as covered under your policy with Thai Zurich, be sure to inform Thai Zurich of this immediately.
- In case you are subject to legal proceedings or feel you may be at risk for a lawsuit, Thai Zurich Insurance will provide a lawyer to represent and advise you during negotiation and litigation.
- Do not negotiate regarding compensation until the Thai Zurich officer has arrived.

In case of Hit and Run

In case your car was hit by another car, and the other party ran away, try to memorize the license number of the party at fault. If you have this license number, you need to inform the city police station that is responsible for the area of the accident, in order to pursue further prosecution, as well as for the evidence record.

In case the Insured Motor Vehicle is Seized

In case the police seizes your Motor Vehicle for verification purposes and takes it to the police station, you should let the police-lieutenant on duty check any valuable property in the Motor Vehicle and note it down in the police report.

Notices

- The claims card you have been given to is very useful. Please keep it in your vehicle at all time.
- For better understanding of your policy conditions, please read through all details now in order to be prepared in case of an accident.
- To ensure efficient services, please follow all instructions from Thai Zurich officers when contacting the company.
- If you have any complaints on our service, please call (02) 860 8532 or 02 860-8001 extension 6.

Loss of Vehicle

- Report city police stations and Metropolitan Anti Car-Theft Center, tel: (02) 245-9059 or 245-6951 as quickly as possible. Provide all information including license plate number, color, chassis number, location vehicle was lost at and the date of the theft.
- Provide Thai Zurich with necessary documents required by the company officer so that the company can verify and process the claim quickly.
- If you have other information regarding the lost car that you feel is important, please inform Thai Zurich. The information will be kept confidential.

Give the Right Information You might be in a place where you can not easily find a telephone, so prepare the necessary details in advance in order to give them to the Company officer quickly. Include the following information when reporting information to Thai Zurich.

1. Insured's name and policy number
2. License number, model, and color of the Motor Vehicle
3. Driver's name
4. Cause of the accident (roughly)
5. Accident location, including an easily recognizable landmark near the accident scene (such as a police station or the place where you moved the vehicle to).
6. Please note down the name of the Thai Zurich officer, and the time when you spoke to him.

Number 5 and 6 are very essential as the more the officer knows regarding your location, the faster the claims officer can reach you, and by remembering the claims person you speak with, you can subsequently identify the responsible person on your claims call.

To Repair Insured Vehicle

- The company will arrange the repair of your vehicle to its normal condition at one of our contracted garages.
- If you require or prefer repairs at a garage other than a Thai Zurich contracted garage, please inform the Thai Zurich officer.
- The company will change the accessories if it is apparent that the damaged accessories can not be repaired.
- Before sending a vehicle to a garage, please check the property in it and provide a property list for the garage and retain a copy for your own records.
- In case of repairs carried out by a contracted garage, when repairs are completed, please be sure to check the vehicle thoroughly before signing for receipt of the work. You should not check the vehicle in a dark place. If the repairs are not satisfactory or you are displeased with the service, inform Thai Zurich immediately.
- You retain the right to check the repair and modification list from a contracted garage at any time.
- If the repairs by a contracted garage are delayed for any reason, please inform Thai Zurich as soon as you can.
- In case of repairs carried out in a contracted garage, if you are liable for preliminary compensation under your policy terms, Thai Zurich will let the garage collect the preliminary compensation from you.