

# Making a claim

---

## Take it to a Workshop

---

You may take the vehicle to one of the approved garages in our panel or dealer workshop (if eligible). Click here for list of approved garage list.

Or

You may send the complete set of documents mentioned below to our email id [claimregistration@nia-dubai.com](mailto:claimregistration@nia-dubai.com) and once you get the claim number you can proceed to the workshop for repairs.

## Submit Documents

---

- Copy of Police Report, Copy of Valid Driving License both sides & Copy of Valid Registration Card both sides. If any additional documents required shall be intimated later.
- May submit above documents to the garage. Missing any one of the above documents may cause delay in releasing authorization to start repair

## Finalize Repair Cost

---

Once repair estimate is received, the loss will be assessed if required a surveyor will inspect and finalize repair cost.

- In case repair estimate exceeds AED 5,000 (non-agency) & AED 10,000 (agency) for recovery case (where Third Party is 'At Fault'), issuance of LPO may take up to 72 working hours from the time of Notification to the Third-Party Insurer, in line with Emirates Insurance Association's Guidelines.
- Total Loss cases will be dealt separately. You will be advised of relevant procedure.
- LPO will be released if everything is in order to initiate the repair

## Wait for the Repair to Finish

---

Garage or Dealer workshop will inform you once repair is completed

- Delay may be expected if parts are not available.
- You may coordinate & contact them for an update on the progress of the repair.

## Pay Excess (if any)

---

You will need to pay for Policy Excess if applicable at the garage upon collection of vehicle on completion of repairs.

## Inspect & Drive!

---

Please inspect your vehicle and sign the Discharge Receipt/Satisfaction Note.