বাংলাদেশ ন্যাশনাল ইন্স্যুরেন্স কোম্পানী লিমিটেড

Bangladesh National Insurance Co. Ltd.

Head Office: Rashid Tower (3rd Floor), Plot # 11, Road # 18, Gulshan-1, Dhaka-1212

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Claim File Processing Procedure

1. Claim Intimation

Motor	**:**	Intimation of accident and intimation of claim must ordinarily be given to the Company within 24 hours but not later than 48 hours of the incident under any circumstances.
Fire	**:**	Intimation of loss and intimation of claim should be given to the Company immediately but not later than 15 days on the happening of the loss/damages.
Marine	**:**	Intimation of loss and intimation of claim should be given to the Company without delay on the happening/detect of any loss/damages.
Engineering **(MBD, EAR & CAR)**	**:**	Intimation of loss and intimation of claim should be given to the Company immediately on the happening of the loss/damages.
Miscellaneous **(Burglary, CIS, CIT, COC, FDG, PAP & OMP**	**:**	Intimation of loss and intimation of claim should be given to the Company immediately on the happening of the loss/damages.

2. Appointment of Surveyor

A licensed Surveyor shall be appointed to investigate and assess the loss. The surveyor will contact the Insured and arrange for necessary inspection.

3. Acknowledgement of Claim

The Company shall acknowledge the claim and advise the Insured to submit the Required Papers/Documents.

4. Submission of Required Documents

In order to settlement of claim all supporting Papers/Documents should be submitted to the company as and when require on the merit of the loss/damages.

5. Survey and Assessment

The surveyor will inspect the affected items/premises, verify documents and assess the quantum of loss.

6. Submission of Survey Report

The surveyor shall submit the Final survey Report to the Company with findings, admissibility and recommended loss amount.

7. Claim Evaluation

The Company will review the Survey Report, Policy terms & conditions and all submitted Papers/Documents. Additional clarification may be sought from the Insured if required.

8. Settlement Decision

After the Claims Committee approves the claim, the admissible claim amount will be finalized upon completion of the evaluation and a discharge Loss Voucher or Settlement Letter will be issued to the Insured.

9. Claim Payment

After receiving the signed discharge Loss Voucher the Company shall release the claim Payment via Cheque or Electronic Transfer.

10. Closure of Claim File

After settlement the claim file will be formally closed and archived as per Company procedures.