

Insurance Procedures for Accidents

Dear Customer....

Your attention to follow the correct steps and adhere to traffic rules will help the insurance company in the speedy completion of your claim procedures:

First: We request you to read the insurance contract carefully to know what you are and what you owe so that you are aware of that.

Second: We want to make sure that the driving license and the authorization issued to you by the company are valid, and that no person can drive your car until you are sure that he holds a valid Saudi driving license, after which the company obtains the validity of the car.

Third: Please, follow the following steps in the event of an accident.

- 1. Notify the police immediately to prove the accident and obtain a traffic report
- **2.** Inform the insurance company immediately about the accident within 7 hours of its occurrence, by phone, fax, or personal attendance at the offices of the insurance company, and not to start in the best interest until after obtaining written approval from the company to do so.
- **3.** Not assigning your right to the third party (others), and in the event of a waiver of the company, the company will bear the consequences for you, as the insurance company covers the error resulting from you and does not bear the mistakes of others.
- **4.** Not to leave your car after the accident in any unsafe or unguarded place, as the insurance company is not responsible for any damage to the car after the accident.

5. Any claim as a result of a traffic violation that is not covered by the insurance company is a violation of traffic rules and regulations, such as failure to respect traffic signals appearing on the roads, failure to respect the light sign, or exceeding the speed limit.

Fourth: The following documents must be sent to the insurance company as soon as possible, up to 84 hours as a maximum:

- 1. A completed vehicle accident declaration form signed by the insured.
- **2.** A report from the police on how the accident happened and the liability of the parties causing the accident, indicating the sums to be paid to others or collected from third parties, along with bringing the incident sketch from the Traffic Department.
- **3.** A copy of the insured vehicle application.
- **4.** A copy of the driver's valid driver's license at the time of the accident.
- **5.** A copy of the vehicle's fittest order.

Fifth: In the event of an injury as a result of an accident, it is required to provide the insurance company with the following:

- 1. A medical report.
- 2. Bills for the treatment that the insured shall pay.
- **3.** In the event that traffic is presented to the court, a court decision is required that clarifies the compensation decided upon for the third party as a result of this injury. The company submits a letter of bail for a fine and payment in case of injury to the competent authorities.

Sixth: In case of death as a result of an accident, it is required to provide the insurance company with the following:

- **1-** Death certificate.
- 2- The court's decision regarding determining the amount of blood money to be paid to the heirs of the available. The company submits a bank letter of guarantee to the State Treasury for the amount of the blood money payable by the insured that is legally incurred due to a traffic accident or as a result of it after providing the company with the following documents:
- . Accident Notification Form.
- . A copy of the death certificate.
- . Traffic report on the accident.
- . A copy of the driver's valid driving license.
- . A copy of the vehicle registration form.

Seventh: In case of the disappearance of the car, please follow the following steps:

- **1.** Do not inform the competent authorities in the event of the car disappearing before returning to a rental company and making sure that the car is not in our possession.
- 2. Inform the police after that and within an hour, obtain a search circular, and then visit the insurance company to complete the procedures followed for the same.

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