

DRIVE
EASY

MOTOR CLAIMS GUIDE



WELCOME

This guide walks you through every step of your motor claim clearly, calmly, and without guesswork.

From the moment an accident happens to the day you collect your car, we'll tell you what to do, what to expect, and how long each step takes.

We are here for you as your partner in maintaining peace of mind.

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Thank you and drive safely!

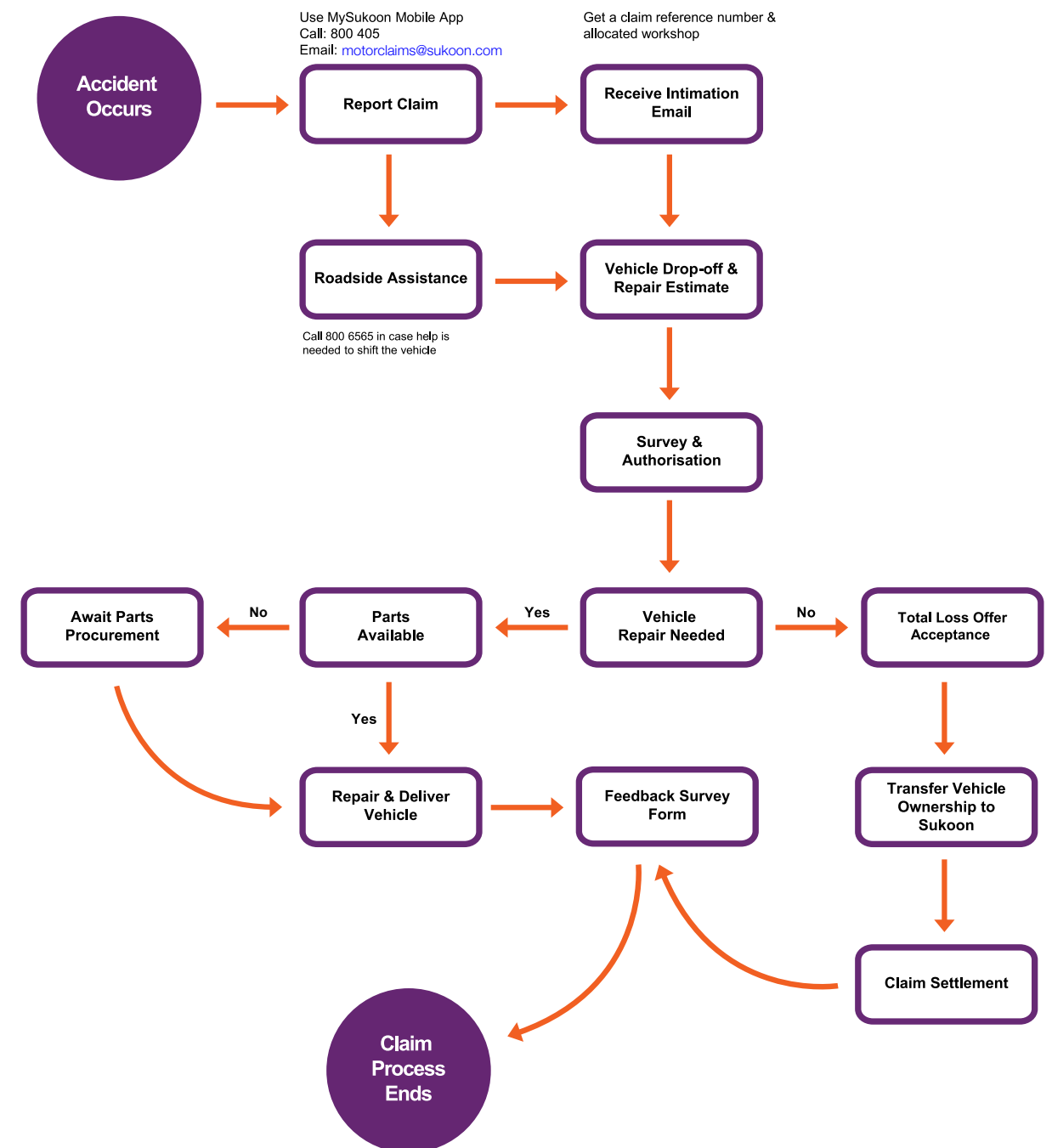
RIGHT AFTER AN ACCIDENT

WHAT TO DO FIRST

Your safety matters more than anything else. If you or anyone else is injured, call emergency services immediately (**ambulance: 997**). Otherwise, follow these simple steps:



WHAT TO EXPECT

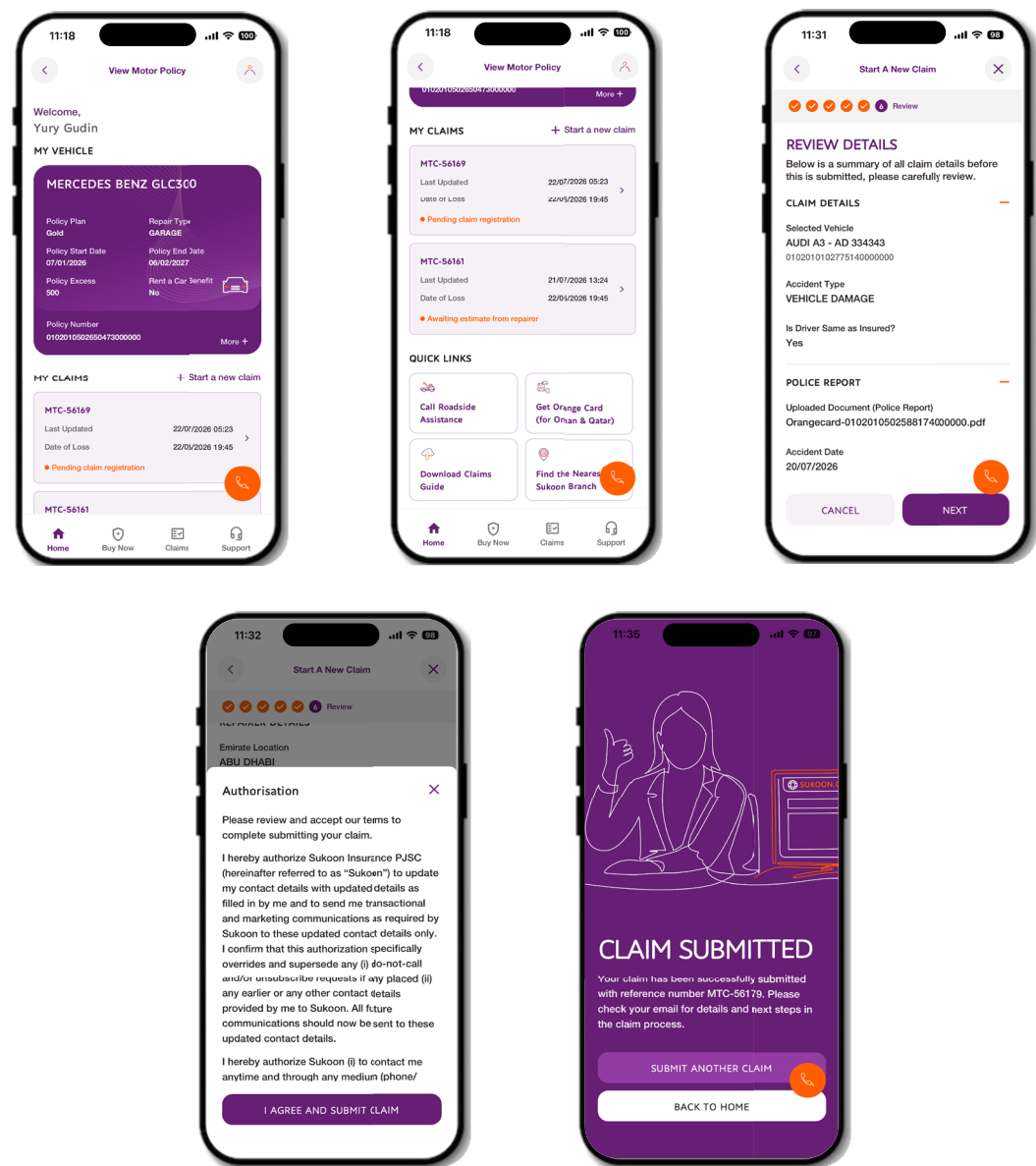


REGISTER YOUR CLAIM SIMPLY & QUICKLY

We promise to be here for you, and we are. You can register your claim anytime, day or night. The fastest way is through the MySukoon App (available for Android and iOS).

24/7 toll-free number: 800 405
Email: motorclaims@sukoon.com

After you register, we'll send a claim acknowledgement email with instructions for what's next.

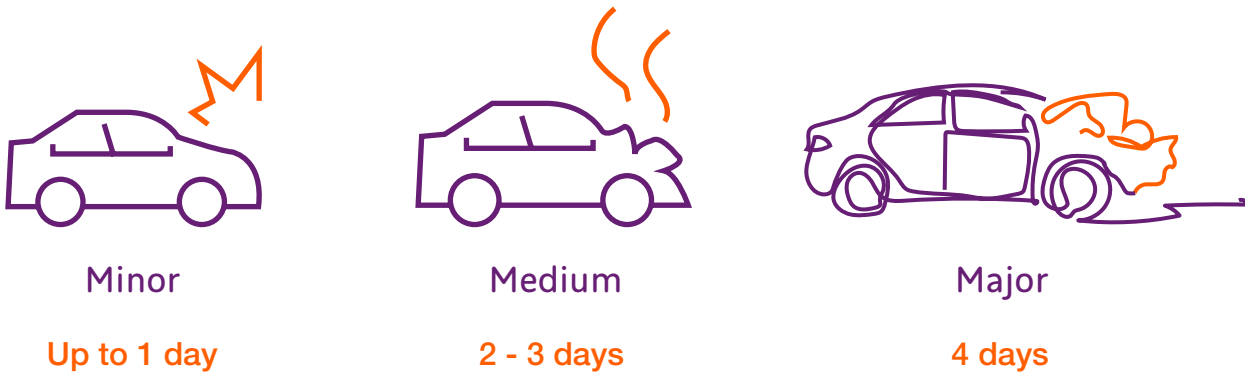


Bring your car to a Sukoon partner garage or the repair agency mentioned in your claim email. Have all the necessary documents ready for smooth services.

Click [here](#) to view the [Motor Claim Registration](#) process:

SURVEY & APPROVAL PROCESS

We have transparent, precise timelines so your expectations are set right from the get-go.

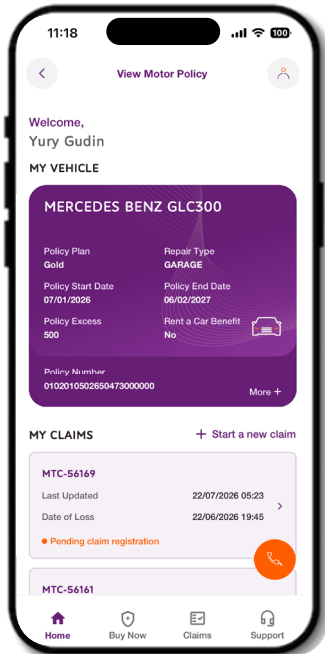


- **Non-fault claims:** third-party approvals may take up to **5 business days**.

If repair costs exceed a pre-agreed limit, a Sukoon surveyor will inspect the vehicle before repair work begins.

Track progress via SMS and email plus get live updates from the MySukoon App.

*Note: Most repairs finish within 1–2 weeks.
Repair times can vary depending on damage severity and part availability.*

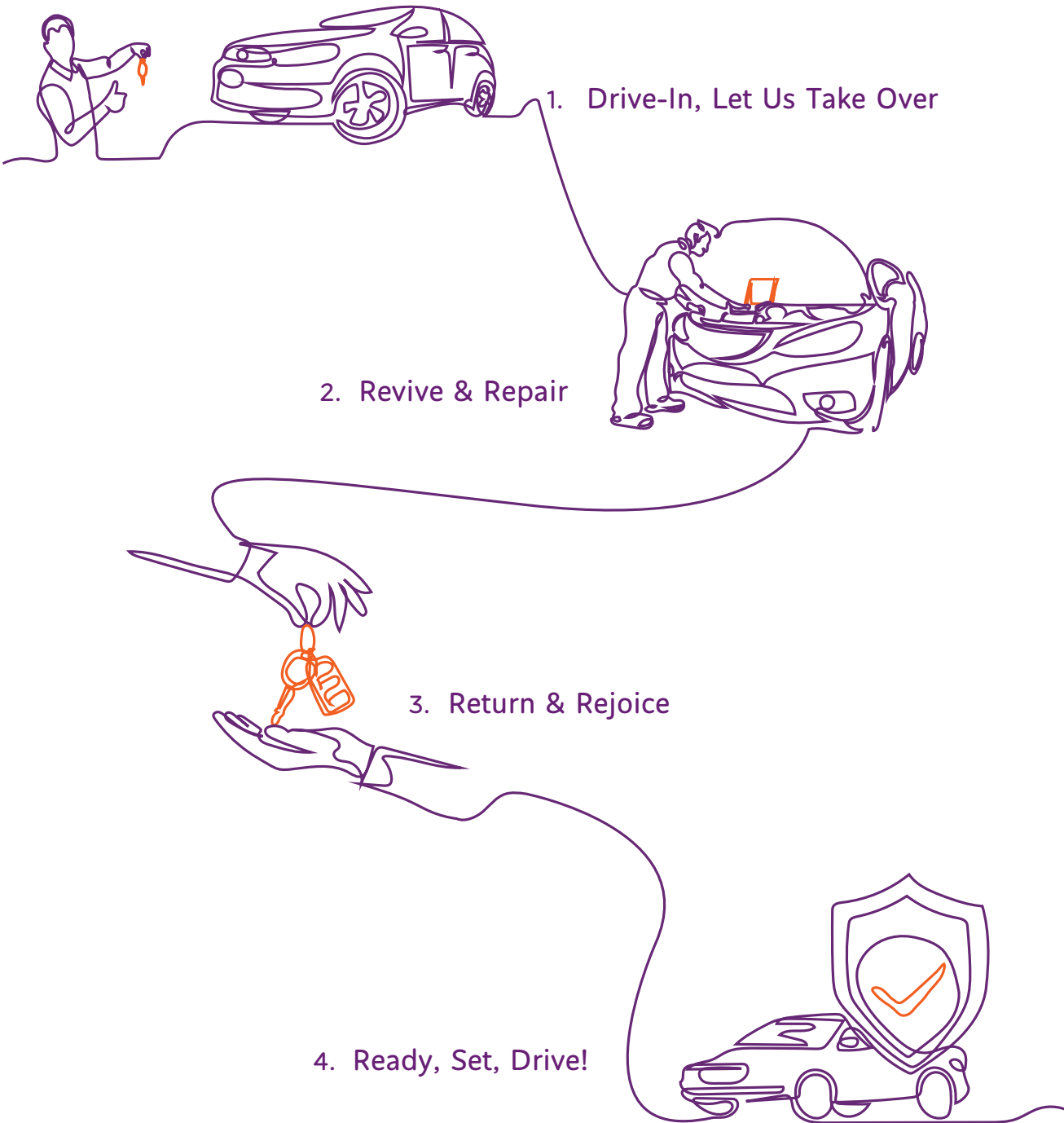


PICKING UP YOUR CAR

You will receive SMS and WhatsApp messages when your vehicle is ready for collection. Do confirm an appropriate time for pick-up with the workshop.

At pickup:

- Pay any applicable policy excess at the workshop.
- Sign the discharge receipt.



CLAIM APPROVAL PROCESS

Criteria	Garage	Agency
At fault accident Claims within pre-agreed cost	If repair costs are within the agreed limit, work starts immediately.	Not applicable
At fault accident Claims above pre-agreed cost	Sukoon surveyor approves repairs within 1 day for minor and 2 days for major after estimate submission.	Sukoon surveyor approves repairs within 1 day for minor and 2 days for major after estimate submission.
Non-faulty accident Claims within pre-agreed cost	Sukoon surveyor approves repairs within 1 day for estimates under AED 5,000.	Sukoon surveyor approves repairs within 1 day for estimates under AED 10,000.
Non-faulty accident Claims above pre-agreed cost	Notify the at-fault insurer. Approval timelines: 1 day for replacement car, 3 days for repairs, 5 days for total loss. Ensure the vehicle is at the assigned garage for inspection during this period.	Approval timelines: 1 day for replacement car, 3 days for repairs, 5 days for total loss. Ensure the vehicle is at the assigned garage for third-party inspection during this period.
New Parts replacement	Policy covers genuine used parts. New parts can be requested, subject to depreciation cost borne by the client.	Parts requiring replacement will be replaced as New.

IN CASE OF TOTAL LOSS

1

Total Loss:

- Repairs exceed 50% of car value or major structural damage.

2

Settlement:

- Based on insured value at policy start, minus 20% depreciation.
- Adjusted for elapsed policy period.

3

Sign offer letter:

- Provide mortgage liability certificate (if applicable).
- Provide possession certificate after ownership transfer.

Upload documents and IBAN via MySukoon App. Payment by bank transfer or cheque within 10–15 days (bank transfer is faster).

Remove belongings and collect plates within 2 days of accepting the offer so we can move the vehicle to our yard.

Replacement Cars, Loss of Use and Courtesy Benefits
Replacement car (Non-fault claims)
A replacement car can be provided for up to 15 days during the actual repair time. - We'll contact you within 1 business day after the estimate. - If a replacement car is not available, a Loss of Use Allowance may apply (as per Insurance Authority guidelines). - Not applicable to corporate/fleet policies, total loss, or cash allowances.
Courtesy Car – Cash Benefit (At-fault claims, if purchased)
AED 100/day during repairs, up to 7 days (maximum AED 700 per policy year). - Paid via bank transfer, typically within 10 working days .
Rent a Car (At-fault claims – Add-on cover)
A standard saloon car (1.3L–2.0L, under 4 years old) will be arranged where eligible. - Maximum entitlement: 10 calendar days per policy year. - If a car is unavailable, a cash allowance of AED 75/day may apply.
For rental arrangements you'll need to provide standard rental documents requested by the service provider (license, ID, credit card pre-authorization or swipe at branch).

Customers unwilling to share the front copy of credit card can visit any of the branches of assigned service provider to swipe the card and take delivery of vehicle.

Loss Adjuster Appointment
We may appoint an independent, licensed Loss Adjuster when:
• There's a dispute about whether repairs or a total loss is appropriate. • The cause or extent of damage is unclear. • There is a dispute in the quantum of loss claimed. • Situations warranting brief investigation. • An expert opinion is necessary.

Investigations usually take 2–4 weeks, depending on complexity. Loss Adjusters are independent and licensed by the Insurance Authority.

HERE FOR YOU EVERY STEP OF THE WAY

Our aim is simple: to make your claims experience as stress-free, transparent and supportive as possible. Here's a quick checklist of essential documents you'll need:

- Police report
- Vehicle Registration Card
- Driver's Licence (as per police report)
- Emirates ID or passport & visa (where required)
- Job Card (for collection / courtesy car where applicable)
- Bank details / IBAN for direct transfers

Below are our timelines and service standards at a glance:

- **Survey and approval:** 1–2 business days depending on severity.
- **Replacement car approval:** 1 business day.
- **Repair approvals:** up to 3 business days (Insurance Authority guidelines may apply for third-party reviews).
- **Total loss approvals:** up to 5 business days for third-party approvals.
- **Payment for total loss or cash benefits:** typically within **10–15 working days**.

If you have questions at any point, call our team on our dedicated number 800 405 or dial...

Thank you for trusting Sukoon. Drive safely - and remember: if something unfavourable happens, we've got your back.

Sukoon is here for you.

SUKOON.COM

800 SUKOON (785666)

WE OFFER A WIDE RANGE OF INSURANCE
PRODUCTS FOR TOTAL PEACE OF MIND



MOTOR



TRAVEL



HOME



LIFE



ACCIDENT



HEALTH

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