

DRIVE  
EASY

DRIVE FURTHER  
DISCOVER MORE



# WELCOME

**Unfortunately, you've been involved in a car accident. So what do you do now?**

Don't worry, you are in safe hands with Sukoon Insurance PJSC (hereinafter referred to as "Sukoon"). We are committed to providing fast, fair and efficient claims service. And we will do all we can to have your car back on the road as soon as possible.

Take some time to read our claim guide which outlines our simple claim process and gives you clear and detailed information about every step.

**Thank you and drive safely!**

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# CLAIM PROCESS AT A GLANCE



**Call 800 405**  
to report a claim



**Intimation Email**  
Acknowledgement of Claims Registration,  
Claim Reference no. for communication  
Workshop allocation



**Drop Your Car Off**  
at the designated Key Partner Garage



**Repair Estimate**



**Survey & Authorization**



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# IF YOU ARE IN AN ACCIDENT



## Safety First

Stay calm, remain polite and never flee the scene.

Check for injuries. If anyone requires emergency assistance, call 999 to ask for an ambulance.

Do not move a victim unless the situation is so dangerous that this is the only choice. If so, do it carefully and gently because of the risk of spinal injury or increased bleeding.



## Move Your Car

If possible, move your car to a safe place, out of traffic.

If possible, take pictures of the scene prior to moving the car.

Display warning triangles, to help alert other motorists.



## Contact the Police

Call 999

Call the Police on 999, even if the accident is minor. The traffic Police will arrive, will evaluate the crash and will fill out an accident form. If no one was injured, the police may send the SAAED service instead. A police or SAAED report is required by law to process your claim. Show them pictures of the original scene if you have moved the car.



## If Your Car Needs Towing

If your vehicle needs to be towed, call Sukoon Road Side Assistance on 800 6565 (24x7) or via "IMC Roadside Assistance" App and we will arrange a tow truck to come to your location.

# REPAIR YOUR CAR



## Initiate the Claim

Simply call us on 800 405 to report your accident and we will open your claim over the phone.

Motor Claims Call Centre timing is 24x7:  
email: [motorclaims@sukoon.com](mailto:motorclaims@sukoon.com)



## Intimation Email

This email confirms your claims registration, allocates the workshop you need to take your vehicle to along with location details.

It provides a list of documents you will need to submit at the time of delivering your vehicle to the garage.

It also shares a claim reference number important for any communication or tracking.



## Drop Your Car At the Workshop

Drive your car to one of our special Key Partner Garage designated workshops and leave it there for inspection.

Leave the following documents with the dealer representative:

- |             |  |
|-------------|--|
| Original    | • Police or SAAED Report   |
| Copy of the | • Vehicle Registration Card  |
|             | • Driving License of the driver involved in the accident                               |
|             | • Driver's Emirates ID   |
|             | • Claim Intimation Slip email (sent to you when you open the claim at the call center) |



## Repair Estimate

The workshop staff will look at your car's damages and create a Repair Estimate. It usually takes them between 1 to 4 days to prepare it.

If the cost of repairs is within the agreed minimum cost, the repairs will commence immediately. If the repairs are over the stipulated minimum cost it will be sent to us for the next step.



## Excess Cost Survey Authorization

Once we receive the Repair Estimate that is in excess of the agreed minimum cost with our Key Partner Garage, we will survey your car and provide the Repair Authorization within 1 day for minor damage and within 2 days for major ones.

If the repair assessment is more than 50% of vehicle value, the claim is considered as a Total Loss.

If you were 'not at fault', and the damages are significant, we will need to request the authorization from the third party insurer before giving the repair authorization. It might take them up to 5 days to provide the confirmation.



## Car Repairs

Once we give the authorization, the repair will begin

The workshop team will inform you about the time it should take to repair your car.

It can take 6 to 8 weeks for some spare parts to come from Europe or Asia if not available locally.

The duration is usually impacted by the severity of damage and the availability of spare parts.

Most of the repairs are done within 2 weeks.



## Drive Again

You will receive a call from the workshop when your car is ready.

Pay the Policy Excess where applicable. Sign the discharge receipt.

Collect the Job Card if you have the Courtesy Car (Cash Benefit) cover under your policy.

Enjoy your car again.



## Feedback

If we have your email ID, we will send you a simple online questionnaire to know what you think of the service you have received.

Your feedback will help us improve to better serve you in the future.

**For Sukoon Third Party Policyholder**  
In case you have an accident and are deemed Not At Fault by the police authority, you will need to directly contact the insurer of the motorist who was At Fault and register your right of getting any damage to your vehicle repaired by that insurer.

# TOTAL LOSS

If the repair assessment for your car is more than 50% of vehicle value, the claim is considered as a total loss. In this case we will compensate you instead of repairing your car.

## Estimation

We will use the vehicle value you declared as a basis of calculation and apply the following depreciation according to when the accident took place during the policy year:

Period	Depreciation
1st to 3rd month	- 5%
4th to 6th month	- 10%
7th to 9th month	- 15%
10th to 12th month	- 20%
13th month	- 25%

Once our assessor surveys your car, we will send you an Offer Letter within 5 working days. In case you are not at fault and a Third Party Insurance company needs to be contacted by us, the turnaround time will be longer.

## Documentation

You will need to:

- Sign & return the Offer Letter to us
- Produce the mortgage liability certificate (if mortgaged)
- Transfer vehicle ownership to Sukoon and provide us the possession certificate 'Heyaza'.
- Fill the Direct Transfer Form to be able to wire the money directly to your bank account

## Payment Transfer

Upon receipt of the above, the vehicle will be taken into Sukoon's custody.

We will then settle your claim either by check or by sending the money straight to your account via direct bank transfer within 15-10 working days.

# COURTESY CAR (CASH BENEFIT)

If you are eligible for the Courtesy Car (Cash Benefit) as per your policy schedule, please follow the procedure below.

## Collect the Job Card from the Workshop

Collect the 'Job Card' from the workshop after the repairs are completed, when picking up your vehicle. This document calculates the number of days your vehicle was held at the workshop for repairs.

## Submit Documents

Submit the 'Job Card' and the Bank Details Form to our Motor Claim team:

- By email at [motorclaims@sukoon.com](mailto:motorclaims@sukoon.com)
- Personally at any of our listed claims centres

## Cash Entitlement

Your cash entitlement will be calculated based on the number of days the car is under repairs at the workshop and is applicable as below:

- a. The compensation will be calculated only from the day that the vehicle is physically handed over to the workshop for repairs.
- b. You will receive AED 100 per day that the vehicle is under repairs at the workshop for a maximum of 7 days.
- c. The period of courtesy car (cash benefit) shall be limited and you will be entitled to avail a maximum of 7 days in one or maximum two claims in a single Policy period.
- d. AED 700 is the total maximum aggregate we will pay during the policy year.

## Convenient Payment Transfer

Thanks to our direct bank payment transfer, we send the money straight to your account within 10 working days. This means you don't waste time collecting a check and depositing it at your bank.

# OUR SERVICE CENTRES

Timing: Monday to Friday: 8 am to 5 pm; closed on Saturday, Sunday and public holidays.  
Email: [motorclaims@sukoon.com](mailto:motorclaims@sukoon.com)

## Dubai

### Deira

Sukoon Building  
Omar Bin Al Khattab Street  
Next to Al Ghurair Mall, Deira  
P.O. Box 5209  
Tel: +971 4 233 7777  
[Click here for location.](#)

## Abu Dhabi

### Salam Street, Al Markaziyah

Sheikh Nahyan Bin Khalifa Bldg. 126  
P.O. Box 3335  
Tel: +971 2 612 8444  
[Click here for location.](#)

## Sharjah

### Al Khan Corniche

Majestic Tower Ground Floor  
P.O. Box 1931  
Tel: +971 6 593 4180  
[Click here for location.](#)

## Ajman

### Mashreq Bank Building

Sheikh Rashid Bin Humaid Street  
(Near UAE Exchange Centre)  
Ground Floor  
P.O. Box 1732  
Tel: +971 4 233 7777  
[Click here for location.](#)

## Ras Al Khaimah

### Next to the FAB

**(First Abu Dhabi Bank)**  
Al Corniche Road, Al Dafan  
(Near Royal Medical & Dental Clinic)  
P.O. Box 763  
Tel: +971 7 207 0800  
[Click here for location.](#)

## Fujairah

### LuLu Mall

G-02A, Ground Floor  
Tel: +971 9 222 1104  
[Click here for location.](#)



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