

STANDALONE THIRD PARTY LIABILITY (Motor) FAQs

1. What is Third Party Insurance?

The Third Party Insurance (known as TP or Act only policy) covers the legal liability of vehicle owner for –

- a. Death or Bodily injury to a third party person for unlimited amount
- b. Damage to third party property up to Rs. 1,00,000 for Two Wheeler policy and up to Rs. 7,50,000 for others.

It also covers legal liability of vehicle owner towards paid driver if the appropriate cover under Workmen Compensation Act.

Personal Accident cover (PA) for Owner- Driver is mandatory. This provides cover for Rs. 1,00,000 in Two Wheeler and for Rs. 2,00,000 in other vehicles.

2. Why to obtain Third Party Insurance?

The Motor Vehicle Act, 1988 has mandated obtaining Third Party Insurance for every vehicle owner before plying vehicle on public roads. The Policy covers the liability of vehicle owner for accidental injury, death or property damage arising out of use of Motor Vehicle. It is also mandatory to carry the insurance policy all the time during the use of Motor Vehicle.

3. Process steps of lodging a Third Party Liability claim?

- a. Inform the Police immediately about occurrence of accident which may give rise to third party liability claim.
- b. No admission, offer, promise, payment, or indemnity shall be made or given to the third party by or on behalf of the insured without the written consent of the Insurance Company
- c. Inform the insurance company immediately and notify the claim.
- d. Submit the required claim documents to the Insurance Company.

4. How to notify the claim with DHFL General Insurance?

Anyone can notify or submit a claim through various modes as listed below;

- a. Making a call on Toll Free # 1800 1230004 OR
- b. By sending an E Mail to mycare@dhflinsurance.com OR
- c. Through our website www.dhflinsurance.com OR
- d. Directly walk into our branch office

During Notification of Claim, information pertaining to Policy, Insured, Date of loss, Cause of loss, Persons injured, Property affected, Estimated quantum of loss, Police notification will be collected.

5. What all documents are required for Third Party claim?

Generally, below mentioned claim documents are to be submitted by the Insured/ Vehicle Owner.

- a. Claim form duly filled and signed by the Insured
- b. Driving license of the person driving the vehicle at the time of accident (copy)
- c. Registration Certificate (copy)
- d. Police FIR
- e. Court Summon, if received

Additional documents in case of Commercial Vehicle-

- f. Fitness Certificate (copy)
- g. Permit (copy)
- h. Lorry Receipt/ Goods Receipt or Trip Sheet

6. What will be the compensation for Third Party claim?

The complainant has to approach the concerned Motor Accident Claims Tribunal (MACT) to file a compensation claim. The Tribunal will decide the compensation amount after hearing the case. For Employee's compensation claim, the case is handled and compensation is decided by the Workmen Compensation Commissioner.

7. Whom the claim will be paid?

The claim amount will be deposited with the Court or will be paid to the Complainant as decided by the Court.