

Fire Insurance Claim Procedure

Insured To Do:

- Notify the Police and Fire Brigade immediately
- Notify PT Zurich Insurance Indonesia the same day of the fire occurring or within 24 hours by telephone or fax giving estimated value of claim or extent of damage where possible
- Take necessary precaution to minimize losses
- If a Loss Adjuster is appointed by PT Zurich Insurance Indonesia, to co-operate with him

Documentation Required – Generally

- Completely filled claim form
- Chronologies of Accident
- A Police Report and a Statement Letter from Police regarding cause of the accident
- Photographs of the damage

Documentation Required – Building

- Layout of the building and all other areas
- Quotation from Contractors to repair and/or replace the damage building
- Copy of building ownership certificate, PBB and IMB

Documentation Required – Contents and/or Machinery

- Internal report about the circumstances of loss and the extent of damage
- List of all the damaged contents and/or machinery including it's type, brand name, year of manufacture and purchase invoice
- Quotation or repair bill for repair and/or invoice for the replacement of damaged items (at least two different sources)

Documentation Required – Stock

- Complete list or stock record of damaged stocks immediately prior to the incident with specification as to type, supplier, quantity and cost price for each item together with relevant supporting invoice
- Completely list or stock record of undamaged stocks in the one area
- Last internal physical stock check result
- Information on the ownership status and responsibility in regards to any consigned goods in trust, including any sales agreements between your client and the related supplier for such goods
- Monthly purchase records from suppliers supporting the claimed values of damaged stock
- Monthly sales records for the last 6 months prior the incident
- Monthly stock record/inventory and/or warehouse logs for the last 6 months
- Bank account statements which related to the business for the last 6 months
- Financial report of this particular store for the last financial year
- Monthly balance sheet and profit loss statement of this particular store for the last 6 months