

## **National Insurance Co. / Cars Insurance document**

### **\* Supplementary cars insurance:**

Our company is providing (auto insurance) of all types and for different insurance coverings as follows:

- 1) Crashes of cars and its overturn.
- 2) Fire.
- 3) Robbery.
- 4) Civilian responsibility towards others (damages of third party)

The insurance owner can gain the risks above (all or part) of it as well as expanding the geographical area in order to include Iraqi outside borders.

The company issues two kinds of insurance documents:

- 1) Private insurance document
- 2) Trade insurance document

### **\* Private insurance document**

Includes cars of (saloon & cars of field "land cruise") which are used for personnel, social, home, and entertainment purposes only and for the insured work and career.

### **\*Trade insurance document**

Includes cars which are used for trade purposes like:

- Lorries of all types
- Buses of all types
- Peak up of all types
- Instruments & machines of all types

### **\*additional risks**

The insurance owner can gain and cover the additional risks for each insurance document:

- 1) Personnel accidents of the insured, the driver, and the riders.
- 2) Riots & disorders.
- 3) Natural disorders (storms, floods, volcanoes, earthquakes).

### **\* Requirements of insurance request**

- 1) Reviewing the accesses of distributing company in all Iraqi governorates in order to fill the form of insurance request.
- 2) Detection on the car by the company.
- 3) Cash payment of insurance premium which will be different according to the car type.

### **\* The way to claim compensation when the accident occurred**

- 1) Reviewing any access of the company to fill and present the form of compensation request.
- 2) Checking & evaluating the damages of the car.
- 3) The insured (the document owner) or the company will do the repairing according to the insured desire.
- 4) Checking after repairing and compensating by the company.

### **\* Compulsory insurance law**

It is a cover which provides the insurance protection for the injured physically as a result of cars accidents under the law no.(52)in (1980) and its amendments. And the persons who are included under this coverage: the injured, the died espouse and his relatives from first degree or the person who is deprived from dependency and deserves financial compensation in a case that actual dependency should be proved by official evidence.

### **\* The required documents to claim compensation**

- 1) Form of request about compensating the injured or heirdom.
- 2) Reports of police & investigations documents
- 3) Medical reports of the injured and the form of deceased autopsy and the document of Inventory heirs which is called (legal qassam).

### **\* Compensation procedures**

- 1) All documents concerning the accident are checked after receiving it from station and relevant sides police.
- 2) After finishing the official documents, it will be submitted to the compensation evaluation committee (independent judicial committee) which is headed by a judge And a membership of law employee from the national insurance co. and an employee from Social welfare department.
- 3) The committee issues decisions to the company to commit paying the amount of compensation for injured by cars accidents at the death and injury.
- 4) These decisions are subject to Scrutiny and appeal in the Court of Cassation during (60) days from the notification date for the national insurance co. and the compensation demander.