

## Motor Insurance > Claims

Dear client,

This information sheet is to guide you through the claims process. If you have any questions at any time, please contact our office:

02-623-2546 (Michal) or 050-482-192 (Shimon)

### A: Damage to your car when:

1. You are at fault.
2. The Third Party is not known (e.g. someone side-swipes you in the parking and doesn't leave a name!)

#### Action:

1. Advise our office.
2. Take your car to a Musach Hesder (contracted garage). The garage will arrange for an assessor and will give a discount on the standard deductible. In addition, you can get a rental car or a further reduction in deductible.

( N.B the rental car is a stick-shift and you will have to pay to upgrade to an automatic).

#### Payment:

- You pay your deductible only, and the garage is paid directly by the insurance company.
- If you wish to take your car to a garage of your choice, please contact us immediately.
- If the person to whom you caused damage contacts you, give him our telephone numbers and we will deal with this.

### B- Damage to your car where Third Party is at fault.

#### Action:

- Advise our office.
- Take your car to a Musach Hesder (contracted garage). The garage will arrange for an assessor.

**Payment :**

- You pay the full amount to the garage and this is claimed from the Third Party (צד ג').
  - Checks must be post-dated for as long as possible (90 days if possible).
  - If the amount is large, ask for 10 credit-card payments (This can be paid-up once the check is received from the third party)
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- If you wish to take your car to a garage of your choice, please contact us immediately.

**C- For all Third Party claims (צד ג') :**

We need the following information:

- Name and phone number of the car owner.
- Car registration #.
- Phone number of the driver.
- Name and phone number of the insurance agency.

**For all claims, please fax to us as soon as possible after the accident:**

- Your Teudat Zehut
- Your car registration
- Your drivers license

**Contracted garage (Jerusalem):**

**Torino** – (02) 678-2806, Rechov Harechev 8, Talpiot.

**For Third Party claims:**

**Torino** –(02) 678-2806, Rechov Harechev 8, Talpiot.

**Ha'Mechadesh** – (02) 678-3375, Rechov Harechev 5, Talpiot.