

Your Guide to Allianz Motor Insurance Claims

Accidents can be stressful, but we're here to make the claims process as simple and smooth as possible for you. Follow this step-by-step guide to understand what happens when you file a claim with Allianz Motor Insurance.

Step 01: Damage Inspection

Once you have informed us about the accident, we'll decide whether your vehicle needs to be inspected or not.

If it's a minor accident (no physical inspection needed):

We will request images of the vehicle damage from you. Once we have received the images, we will review them and inform you of the repair amount along with the next steps.

If it's a significant accident in nature (inspection needed), this is how you will be inspected,



Option 1

An Allianz Representative will connect with you virtually and obtain guided images of the accident.

Once the inspection is done, you'll get a digital report via SMS and Our virtual assessor will also call you to explain what to do next.



Option 2

If a virtual inspection isn't possible, a Physical Inspection will be done by an Allianz Representative visiting the accident location and advise you on the next steps.

*The Allianz Representative will arrive within 30 minutes in Colombo 1-15 areas, and within 45 minutes in other locations.

Step 02: After the Inspection – How Your Claim Will Be Settled

Your claim can be handled in two ways:

Option 1

Rapid Settlement

- An Allianz Representative will assess the damage to your vehicle, including parts and labor.
- You'll then be informed of the estimated repair cost. If needed, you can discuss and negotiate the offer.
- If a Virtual Assessor handled your inspection, you'll receive an SMS with the offer within 30 minutes.



Not satisfied with the offer?

Speak to your Allianz Representative or call the number that contacted you. Let them know your concerns and request a review. We'll work with the garage to reassess and move forward.

Our claims team will contact you to gather any additional information and documents.

Option 2

Normal Settlement

- If the damage can't be assessed on-site, you'll be guided to hand over your vehicle to an Allianz partner garage.

*Visit our website or call us at 0112 303 300 for the list of partner garages.

- If you choose a partner garage, the process will be cashless when you collect your vehicle.

Prefer your own garage? That's fine too — you may hand over your vehicle to a garage of your choice.

Step 03: Submitting the Repair Estimate



If you're using a garage of your choice (not an Allianz partner garage), here's what to do:

1. Send us the Estimate - Ask your garage to email the repair estimate to: estimate@allianz.lk or, call us at 011 730 3700 and we will guide on the next steps.

2. The images obtained at the time of the accident will be reviewed with the estimate shared by the garage. If needed a physical inspection will be arranged at the garage.
3. If Spare Part prices are not available, the garage may need to send a quotation for specific parts. These can be sent to: spareparts@allianz.lk
4. Our Spare Parts Team will review and confirm the approved prices.

*If there are any issues or concerns, the garage or you can speak with the Spare Parts Team or your assigned Allianz Representative to discuss and adjust as needed.

Step 04: Repairing Your Vehicle

Once the inspection is done and everything is approved, here's what happens next:

1. Allianz will inform the garage to start repairs and our Claims Team will update you and confirm the garage's repair approval within 1 working day.
2. After repairs begin, the garage may hand over damaged parts (salvage) to Allianz.
3. If it's a partner garage, the garage will contact you.



They'll contact our hotline to get a special link and submit photos of the damaged parts. Once verified, we'll notify the garage of the next steps.

Once everything is done, Allianz will either:

- Issue the vehicle release statement to the garage, or
 - Release the payment to you, depending on what you requested.
4. When the payment is ready, our Claims Team will contact you to:
 - Confirm your preferred payment method

After the above is complete, the payment will be released to you or the garage within 2 working days.

If payment is made to you, the following types of Claim Settlement Payments are available.

Based on your settlement type:

- **Payment to You:** We offer several options:
 - Bank slip transfer (**48 hours processing**).
 - Immediate withdrawal of up to **LKR 40,000** at Sampath Bank ATMs.
- **Payment to the Garage:** We'll handle it directly with the garage for cashless settlements.

Available Repair Center/ Garage Options

Auto Center

Partner Garages

Network Garages

A Garage of Your Choice

Important Things to Remember

- Submit all required documents within 60 days of the incident.
- Do not hand over your vehicle's damage parts (Salvage) to the garage without Allianz's approval.
- Always wait for our confirmation before beginning repairs.

If you have any questions, call us at **0112 303 300**.

*Allianz Insurance Lanka Limited is licensed by the Insurance Regulatory Commission of Sri Lanka (IRCSL).