

DOCUMENTS REQUIRED FOR A PERSONAL INSURANCE CLAIM

❖ THINGS YOU MUST KNOW

- ✓ Report all claims to our office or Insurer within 30 days of event;
- ✓ Report ALL accidents/incidents within 24 hours at nearest Police Station;
- ✓ Payment of premiums will be confirmed before handling a claim;
- ✓ Be aware and prepared that proof of ownership may be required;
- ✓ Excess will automatically be deducted in case of a cash settlement; in event of order(s), the excess is payable by you to the supplier;
- ✓ Damaged items should at all times be kept for inspection by Insurer;
- ✓ Report any incident which may lead to a claim against you
- ✓ Immediately forward Letter of Demand or Summons which is connected to an incident to our office;
- ✓ Do not admit, reject, offer, make promises without the Insurers consent;
- ✓ **Once claim is settled, ensure that your insurance portfolio is updated, ensuring coverage for the new replacement item;**

❖ MOTOR CLAIM

- ✓ **Complete Motor Claim Form as thoroughly as possible;**
- ✓ 2x Quotations for repair of vehicle is required;
- ✓ Provide a copy of the Drivers License of person driving the vehicle;
- ✓ Provide copy of Vehicle Certificate of Registration as proof of ownership;
- ✓ If applicable, provide copy of PDP (Professional Driving Permit);
- ✓ Copy of Police Accident Report is required; compulsory if Third Party being involved;
- ✓ Obtain all related information of Third Party in order to assist Insurer with recovery of your Vehicle Excess;
- ✓ Should you be the guilty party, request Third Party to contact our office;
- ✓ Upon receipt of above documentation, your claim will be registered;
- ✓ Once the Assessors Report has been received, repairs/settlement will be authorized.
- ✓ On receipt of assessors report, repairs/settlement will be authorized.

❖ MOTOR THEFT CLAIM

- ✓ **Complete Motor Theft Claim Form as thoroughly as possible;**
- ✓ Report vehicle theft without delay and obtain a Copy of Police Report;
- ✓ Provide copy of Vehicle Certificate of Registration as proof of ownership;
- ✓ 2x Quotations for any non-standard extra's on the vehicle is required;
- ✓ Supply settlement of outstanding Hire Purchase, if applicable;
- ✓ Original and duplicate keys must be handed in;
- ✓ Upon receipt of above documentation, your claim will be registered;
- ✓ An assessor will be appointed, who will investigate and assess;
- ✓ A waiting period of 6 weeks is applicable before settlement of the claim.

❖ GEYSER CLAIM

- ✓ **Report claim to our office; NO CLAIM FORM IS REQUIRED;**
- ✓ We will immediately contact one of the assigned and approved suppliers and give an order for assessment and replacement of geyser;
- ✓ In the event of the geyser being replaced and paid for; Insured should supply a Tax Invoice; Insurer will refund Insured.

❖ WINDSCREEN CLAIM PROCEDURE

- ✓ **Report claim to our office; NO CLAIM FORM IS REQUIRED;**
- ✓ Provide description of vehicle, date of loss and cause of damage;
- ✓ 1x Quotation for repair or replacement
- ✓ Upon receipt of above, claim will be registered;

❖ ALL RISK (THEFT/DAMAGE) CLAIM

- ✓ **Complete General Claim Form as thoroughly as possible;**
- ✓ 2x quotations per item are required;
- ✓ Police Case number is required in the event of theft/burglary;
- ✓ Proof of ownership of item claimed may be requested;
- ✓ Cell Phone claim (stolen or lost); obtain Black Listing letter from Service Provider;
- ✓ If claimed item has already been replaced, original Tax Invoice is required;
- ✓ If all risk item is damaged; damage report from supplier is required;
- ✓ Upon receipt of above documents, claim will be registered;
- ✓ The Insurer may decide to appoint an assessor;
- ✓ Insurer will settle the claim by means of order(s) or cash payment.

❖ ELECTRONIC ITEM CLAIM

- ✓ **Complete General Claim Form as thoroughly as possible;**
- ✓ In the event of damage; damage report from service provider is required, stating what caused the damage, whether repairable or not;
- ✓ If repairable, obtain 1x quotation for repair per item;
- ✓ If not repairable; obtain 2x quotations for replacement per item;
- ✓ Upon receipt of above documents, claim will be registered;
- ✓ The Insurer may decide to appoint an assessor.
- ✓ Insurer will settle the claim by means of order(s) or cash payment.

❖ BUILDING CLAIM

- ✓ **Complete General Claim Form as thoroughly as possible;**
- ✓ 2x Quotations for repair of damage are required;
- ✓ Cause of damage must be stated on the quotation;
- ✓ Upon receipt of above claims documentation, the claim will be registered;
- ✓ Depending on the extent of the damage an assessor may be appointed;

❖ BURGLARY CLAIM

- ✓ **Complete General Claim Form as thoroughly as possible;**
- ✓ 2x Quotations per stolen item are required;
- ✓ Provide a list of all stolen items;
- ✓ Proof of violent entry and/or exit is required;
- ✓ If applicable, obtain Incident Report from Alarm Response Company;
- ✓ Insurer/assessor may request proof of ownership of stolen items;
- ✓ Upon receipt of above documents, registration of claim will be done;
- ✓ If necessary, an assessor will be appointed;
- ✓ Insurer will on receipt of Assessors Report settle the Burglary Claim.

We trust that the above information pamphlet will assist you in the quick compilation of your insurance claim. Depending on the situation, supplementary documentation or information might be needed. We will however keep you up to date on a regular basis Trust that your will be satisfied with our Claims Service!

Tessa de Jager
INSURANCE BROKERS C.C.