

# DOCUMENTATION REQUIRED PRIOR TO ACCEPTANCE OF LIABILITY ON A CLAIM



A claim form fully completed and signed by the Insured and driver (where applicable) is mandatory for each and every claim submitted except in the following instances:

Fast Track Claims – Telephonic Claim Forms will be utilized where applicable.

Catastrophe Claims – Claim Forms for all hail damage to vehicles, subject to receipt of minimum required information to enable us to register the claim and appoint a Motor Specialist.

The following is the minimum required information:

- Policy Number;
- Vehicle details – make, model and registration number;
- Date of Loss;
- Place of loss;
- Description of damage;

**The below mentioned documentation is required for the following type of claims:**

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## **Motor Accident Claims**

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- Copy of Drivers License, PDP and ID (South African Driver);
- Copy of driver's license, international driving license, confirmation letter from Embassy (Foreign Driver);
- Full Description of accident and sketch;
- Copy of registration certificate;
- Full third party details;
- SAP case number and name of police station;
- Location of vehicle;
- Confirmation of vehicle towed (by whom and where).

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## **Uneconomical to Repair Vehicles – If vehicle is fully paid up and no HP outstanding**

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Note: **Uneconomical to repair** relates to CODE 2 and CODE 3 vehicles that according to the assessor have structural damage that is repairable and not severe and can be repaired to a safe and roadworthy status and to the specifications of the original manufacturer.

- All of the above (as per Motor Accident);
- Original Registration certificate;
- 2 x Original signed change of ownership forms (COO);
- Original and spare keys;
- Affidavit stating no HP outstanding;
- Confirmation from client that any outstanding license fees and fines are for the clients account.

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## **Uneconomical to Repair Vehicles – If vehicle is subject to hire purchase**

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- All of the above (as per Motor Accident);
- Settlement letter from Finance Company;
- Original and spare keys;
- Confirmation from client that any outstanding license fees and fines are for the clients account;

To be requested from the Finance House by the Claims Team Technician:

- Original Registration certificate;
  - 2 x Original signed change of ownership forms (COO);
  - Copy of ID (Proxy).
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### **Written Off Vehicles – If vehicle is fully paid up and no HP outstanding**

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Note: **Write off vehicles** relates to all Code 4 vehicles that according to the assessor has un-repairable major structural damage and cannot be repaired to a safe and roadworthy status and to the specifications of the original manufacturer.

- All of the above (as per Motor Accident);
- Original Deregistration certificate;
- 2 x Original signed change of ownership forms (COO);
- Original and spare keys;
- Affidavit stating no HP outstanding ;
- Confirmation from client that any outstanding license fees and fines are for the clients account.

### **Written off vehicle – If vehicle is subject to hire purchase**

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- All of the above (as per Motor Accident);
- Settlement letter from Finance Company;
- Original and spare keys;
- Confirmation from client that any outstanding license fees and fines are for the clients account.

To be requested from the Finance House by the Claims Team Technician:

- Original Deregistration certificate;
- 2 x Original signed change of ownership forms (COO);
- Copy of ID (Proxy).

### **Stolen Vehicles – If vehicle is fully paid up and no HP outstanding**

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- All of the above (as per Motor Accident);
- Original Deregistration certificate;
- 2 x Original signed change of ownership forms (COO);
- Original and spare keys;
- Affidavit stating no HP outstanding;
- Confirmation from client that any outstanding license fees and fines are for the clients account.

### **Stolen Vehicle – If vehicle is subject to hire purchase**

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- All of the above (as per Motor Accident);
- Settlement letter from Finance Company;
- Original and spare keys;
- Confirmation from client that any outstanding license fees and fines are for the clients account

To be requested from the Finance House by the Claims Team Technician:

- Original Deregistration certificate;
- 2 x Original signed change of ownership forms (COO);
- Copy of ID (Proxy).

### **All Risks – Specified / Unspecified / Business All Risks**

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Damaged:

- Damage report confirming cause of damage and if the item is repairable or not;
- Quotations / invoices for repair / replacement.

Stolen / Lost:

- SAP case number;
- Should the items be less than 12 months old, proof of ownership / valuation certificate / purchase invoice;
- Quotations / invoices for replacement;
- If stolen from an unattended vehicle, proof of forcible, violent entry / exit.

### **Householders**

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Damaged:

- Damage report confirming cause of damage and if the item is repairable or not;
- Quotations / invoices for repair / replacement.

Stolen / Lost:

- SAP case number;
- Should the items be less than 12 months old, proof of ownership / valuation certificate / purchase invoice;
- Quotations / invoices for replacement;
- Proof of forcible, violent entry / exit.

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## Homeowners

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### Damaged:

- Damage report confirming cause of damage and if the item is repairable or not;
- Quotations / invoices for repair / replacement.

### Stolen / Lost:

- SAP case number;
  - Should the items be less than 12 months old, proof of ownership / valuation certificate / purchase invoice;
  - Quotations / invoices for replacement;
  - Proof of forcible, violent entry / exit.
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## Electronic Equipment

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### Damaged:

- Damage report confirming cause of damage and if the item is repairable or not;
- Quotations / invoices for repair / replacement;
- Confirmation of lightning / power surge protection

### Stolen / Lost:

- SAP case number;
  - Should the items be less than 12 months old, proof of ownership / valuation certificate / purchase invoice;
  - Quotations / invoices for replacement;
  - Proof of forcible, violent entry / exit.
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## Goods in Transit

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- Waybills;
  - Consignment notes;
  - Quantum documentation – invoices / receipts / quotations;
  - PDP – Public Driving Permits;
  - Copy of ID and Driver's License of the Driver;
  - Full description of event.
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## Public Liability

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- Written confirmation from claimant;
  - Quantum Documentation i.e. Quotations / Invoices;
  - Full description of events;
  - Full details of third party i.e. Full names, ID numbers, VAT number, physical address.
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## Buildings Combined

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### Damaged:

- Damage report confirming cause of damage and if the item is repairable or not;
- Quotations / invoices for repair / replacement.

### Stolen / Lost:

- SAP case number;
  - Quotations / invoices for replacement;
  - Proof of forcible, violent entry / exit.
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## Fire Section

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- Damage report confirming cause of damage and if the item is repairable or not;
  - Quotations / invoices for repair / replacement.
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## Office Contents

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### Damaged:

- Damage report confirming cause of damage and if the item is repairable or not;
- Quotations / invoices for repair / replacement.

### Stolen / Lost:

- SAP case number;
  - Should the items be less than 12 months old, proof of ownership / valuation certificate / purchase invoice;
  - Quotations / invoices for replacement;
  - Proof of forcible, violent entry / exit.
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## **Theft**

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- SAP case number;
  - Should the items be less than 12 months old, proof of ownership / valuation certificate / purchase invoice;
  - Quotations / invoices for replacement;
  - Proof of forcible, violent entry / exit;
  - Detailed list of claimed items;
  - Detailed description of events.
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## **Business Interruption / Accounts Receivable**

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- Quantification documentation;
  - Contact details of the Insured for an assessor to be appointed.
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## **Money / Fidelity**

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- Quantification documentation – cheques, receipts, deposit slips;
  - SAP details;
  - Detailed description of events;
  - Full details of any cash handlers / cash carry companies – policy will state stipulations;
  - Proof of category of safe;
  - Proof of alarm activation report or with violent intentions – to company / persons.
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## **Glass**

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- Detailed quotation;
  - Value of all glass at insured's premises.
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## **Accidental Damage**

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- Damage report confirming cause of damage and if the item is repairable or not;
  - Quotations / invoices for repair / replacement;
  - Detailed list of claimed items ;
  - Detailed description of events.
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## **Employers Liability**

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- Completed Personal Accident Claim Form;
  - Employer to confirm accident, i.e. Time and Place incident happened and under what circumstances;
  - Declaration of Employee's earnings (current annual earnings and from previous financial year as declared to the Receiver of Revenue);
  - Medical declaration by attending doctor. We may at our discretion appoint our own medical practitioner;
  - Confirmation if there is any other cover in force;
  - We will advise of any other requested documentation.
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## **Group Personal Accident**

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- Completed Personal Accident Claim Form;
  - First medical / progress report and final report;
  - Gross Annual Earnings;
  - Medical bills;
  - Confirmation of medical aid.
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## **Stated Benefits**

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- Completed Personal Accident Claim Form;
  - Gross Annual Earnings;
  - First medical / progress report and final report;
  - Confirmation of report to Workers compensation;
  - Progress from Workman's compensation.
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