

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:

Motor Accident Claims

- 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).

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

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.

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

- 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

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

- 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

- 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

- 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

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

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.

Homeowners

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

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

- 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

- 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

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

- 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

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

- 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

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

- 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

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

- 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

- 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

- 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

- 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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