



Service Level Agreement - Claims

General Notes

- This is our commitment to provide service to you our business partners.
- We are all aware that there are claims that will be problematic claims and that will not be finalized within the committed time frame.
- This undertaking applies to working hours and excludes weekends and public holidays.
- We believe that these will be the exceptions and with proper communication from our side, and you the broker, we will be able to overcome these problems and keep all concerned up to date.
- The documentation required is an absolute necessity to ensure the speed, accuracy, correctness and effectiveness of the processes.
- We are aware of the fact that there may arise circumstances where certain documents may not be available, but we are confident that you will assist us as far as possible.
- Assessors will be appointed at our own discretion. We will try to accommodate everybody's preferences, but our main objective is to indemnify our mutual client as sufficient as possible.
- If there are any special requests or issues regarding assessors, please mention it on your claim notification.
- When specialist Investigators or Engineers are used, we will notify you and this may alter our committed turnaround time. These exceptions will be applicable to the specific type of claim
- Please take note of the general condition in the policy:

The client will

"give the Company such proofs, information and sworn declarations as the Company may require and forward to the Company immediately any notice of claim or any communication, write, summons or other legal process issued or commenced against the Insured in connection with the event giving rise to the claim"

Windscreen Claims.

Documentation required:

- Claim form from Fitment Center/Broker
- Claim Form properly completed with all information
- Client details
- Vehicle details- reg.no., vin. no., engine no.,
- We will confirm if vehicle is on the policy, premium is paid and the excess applicable.

Should you authorize urgent replacement then the onus of the claim is on you to prove.

Our commitment:

Feedback within 2 hours, subject to above mentioned documentation.

Motor Claims

Personal Lines and Commercial (PVT, LDV, HCV and Special Type)

Incl. Trailers, Boats and quads

Documentation required:

- Claim form
- Date and time of loss
- Properly completed – includes all details of drivers and passengers, use, date time and conditions of use
- Proper description of the loss
- Third Party details and Case number important
- Copy of Security System, (if theft of vehicle applies)
- Copy of the Accident report (This will only be waved by Claims Manager)
- Clear copy of the drivers I.D. and Drivers License, and Public Drivers Permit (if commercial use)
- Settlement confirmation from Finance Institution – if write off.
- 1 quote would be accepted

Our commitment

Smaller claims, (under R20 000) authorization within 24 hours.

Assessors will be appointed to assess and agree – where:

- 1) There is no person killed or hospitalized
- 2) You have provided all and correct details on the claim
- 3) Where there is no dispute in terms of the cover, premium paid, insured items.

Claims over R20 000

- All other claims and assessor will be appointed within 12 hours.
- Assessors will assess and agree only
- Assessor will report to us within 12 hours of the assessment
- We will authorize within 12 hours (if we have all your documentation), if not we will advise you of any specific reason.
- If alternative methods of settlement are applicable, we will offer such to you within 24 hours.
- Assessors will monitor and report on the repair process within 5 days

Process: (Accident damage / write off / theft or stolen)

If we receive your claims notification before 15h00, we will:

- Register the claim and provide you with a copy of the Registration
- A copy of the Assessors appointment
- Advise you of any outstanding / required information / instruction - EG: Authorization of repairs etc
- The Assessor will contact and make an appointment with you or your client within the 12hour period.
- The Assessors report will be received by us within 48 hours (motor) or 3 days (non-motor), and authorized within this period.
- We will advise you of the authorization amount
- We will advise you of the settlement and final payment of the claim once we have been invoiced and paid the repairer.

If the vehicle is a write off, we will advise you within 12 hours of receiving the assessors report, and we will request the following:

- Letter of Hire Purchase
- Affidavit from Insured declaring “paid up” vehicle
- De-registration certificate
- Insured has the option to purchase salvage subject to terms of our salvage agreement
- Have the salvage uplifted.

If the vehicle is stolen, we will:

- Appoint an investigator within 12 hours
- Investigation process can take 4 weeks
- You will be kept up to date weekly
- Obtaining a de-registration – we will request your assistance
- If claim is “clear cut”, the client will have his AOL within 12 hours of receiving the final report.
- Payment if under R100 000 - within 24 hours
- Payment if under R250 000 - within 72 hours.

*Please note with a **Motor theft** we are only able to forward the Agreement of Loss with receipt of Deregistration documentation and final Settlement confirmation from financial institution.

Personal Lines claims – Non Motor

House Owners

Householders

All Risk

Documentation required:

These undertakings are subject to:

- Claim form – **Correctly and fully completed**
- **Cover in place, operation of an insured peril and premium paid**
- Police Case number, if applicable (EG: Theft, Burglary)
- Proof of purchase, valuation Certificates or any other document applicable to proof ownership.

Our commitment

House Owners

- Geyser / Glass –claims will be settled / paid /authorized within 24 hours
- Assessor will be appointed within 12 Hours, and he will make an appointment with you or your client within this time.
- Assessor will provide an interim report within 24 hours of visiting the client, confirming the claim details and damages or his final report if the claim is not complicated.
- Assessor will provide his final report within 10 working days or we will advise you of delaying circumstances
- Should the Assessor require so, we will authorize him to replace necessities or make urgent repairs
- We will provide you with a decision within 24 hours on receipt of his final report
- We will provide you with an AOL within these 24 hours, or an alternate settlement option.

House Holders

- Assessor will be appointed within 12 Hours, and he will make an appointment with you or your client within this time.
- Assessor will provide an interim report within 24 hours of visiting the client, confirming the claim details and damages or his final report if the claim is not complicated.
- Assessor will provide his final report within 10 working days, or we will advise you of delaying circumstances
- We will provide you with a decision within 24 hours on receipt of his final report
- Should the Assessor require so, we will authorize him to replace necessities or make urgent repairs.
- We will provide you with a AOL within these 24 hours, or an alternate settlement option.

Extensions:

- We will re-mitt payment to the client within 24 hours

All Risks

We will settle all claims within 48 hours, for losses under R5 000 if:

- We are in receipt of properly and fully completed claim forms
- We have a competitive quote for a similar item
- We have a repairers damage report
- We are in receipt of appropriate ownership, salvage,
- The item is covered and a insured peril has operated
- Proof of forcible and violent entry / exit to a vehicle has been provided
- Substantiating documents – Blacklisting etc

We will appoint an assessor within 12 hours, should the nature of the claim dictate this requirement

- The assessor will advise us with an interim report within 24 hours of visiting the client
- We will have a final report within 10 working days, or we will advise you of delaying circumstances.
- We will within 24 of receipt of the report do an AOL, replace, or provide an alternate settlement option

Commercial Claims

Motor Claims

(PVT, LDV, HCV and Special Type)

Incl. Trailers, Boats and quads

Documentation required:

- Claim form
- Properly completed includes all details of drivers and passengers, use, date time and conditions of use
- Proper description of the loss
- Third Party details and Case number important
- Copy of Security System, (if theft of vehicle applies).
- Copy of the Accident report (This will only be waved by Claims Manager)
- Clear copy of the drivers I.D. and Drivers License, and Public Drivers Permit (if commercial use)
- Settlement confirmation from Finance Institution – if write off.
- 1 quote would be accepted

Our commitment

Smaller claims, (under R20 000) authorization within 48 hours.

Assessors will be appointed to asses and agree – where:

- 4) There is no person killed or hospitalized
- 5) You have provided all and correct details on the claim
- 6) Where there is no dispute in terms of the cover, premium paid, insured items.

Claims over R20 000

- All other claims, Assessor appointed within 12 hours.
- Assessors will assess and agree only.
- Assessor will report to us within 48 hours of the assessment
- We will authorize within 12 hours (if we have all your documentation), if not we will advise you of any specific reason.
- If alternative methods of settlement are applicable, we will offer such to you within 24 hours.
- Assessors will monitor and report on the repair process within 5 days

Process: (Accident damage / write off / theft or stolen)

If we receive your claims notification before 14h00, we will:

- Register the claim and provide you with a copy of the claim registration
- A copy of the Assessors appointment
- Advise you of any outstanding / required information / instruction - EG: Authorization of repairs etc
- The Assessor will contact and make an appointment with you or your client within the 12hour period.
- The Assessors report will be received by us within 12 hours, and authorized within this period.
- We will advise you of the authorization amount
- We will advise you of the settlement and final payment of the claim once we have been invoiced and paid the repairer.

If the vehicle is a write off, we will advise you within 12 hours of receiving the assessors report, and we will request the following:

- Letter of Hire Purchase
- Affidavit from Insured declaring “paid up” vehicle
- De-registration certificate
- Insured has the option to purchase salvage subject to terms of our salvage agreement
- Have the salvage uplifted.

If the vehicle is stolen, we will:

- Appoint an investigator within 12 hours
- Investigation process can take 4 weeks
- You will be kept up to date weekly
- Obtaining a de-registration – we will request your assistance
- If claim is “clear cut”, the client will have his AOL within 12 hours of receiving the final report.
- Payment if under R100 000 - within 24 hours
- Payment if under R250 000 - within 72 hours.

*Please note with a **Motor theft** we are only able to forward the Agreement of Loss with receipt of Deregistration documentation and final Settlement confirmation from financial institution.

Commercial non-motor

Fire, Buildings Combined, Business Interruption, Theft, Glass, GPA, Stated Benefits and all Accidental Classes.

Documentation required:

- These undertakings are subject to:
- Claim form – **Correctly and fully completed**
- **Cover is place, operation of an insured peril and premium paid**
- Police Case number, if applicable (EG: Theft, Burglary)
- Proof of purchase, Valuation Certificates or any other document applicable to proof ownership.

Our Commitment

Smaller claims – AOL, Replacement, repair or authorization within 24 hours.

Larger losses or alternate circumstances

- Assessor will be appointed within 12 Hours, and he will make an appointment with you or your client within this time.
- Assessor will provide an interim report within 24 hours of visiting the client, confirming the claim details and damages or his final report if the claim is not complicated.
- Assessor will provide his final report within 10 working days, or we will advise you of delaying circumstances
- We will provide you with a decision within 24 hours on receipt of his final report
- Should the Assessor require so, we will authorize him to replace necessities or make urgent repairs.
- We will provide you with a AOL within these 24 hours, or an alternate settlement option.

All Risks

- We will settle all claims within 24 hours, for losses under R5 000 if:
- We are in receipt of properly and fully completed claim forms
- We have a competitive quote for a similar item
- We have a repairer's damage report
- We are in receipt of appropriate ownership, salvage,
- The item is covered and an insured peril has operated
- Proof of forcible and violent entry / exit to a vehicle has been provided
- Substantiating documents – Blacklisting etc

OR

We will appoint an assessor within 12 hours, should the nature of the claim dictate this requirement

- The assessor will advise us with an interim report within 24 hours of visiting the client
- We will have a final report within 10 working days, or we will advise you of delaying circumstances.
- We will within 24 of receipt of the report do an AOL, replace, or provide an alternate settlement option.