

## **CLAIMS PROCEDURES FOR VARIOUS CLAIMS.**

### **CLAIM PROCEDURES FOR MOTOR ACCIDENT.**

1. Report any loss within 48hrs and not later than 7 days by:-
  - Filling the claim notification form.
  - Calling our claims department office
  - E-mailing our office
2. The following documents should be forwarded thereafter.
  - Dully-filled claim form
  - Police Abstract report
  - Copy of driver's license
  - Copy of P.S.V license (If the m/v is a P.S.V)
  - Motor Inspection(If any injuries/damages to Third Parties)
  - Applicable excess.
3. If M/V is comprehensive, it should be taken to one of the garages in our panel for assessment and thereafter repairs/if it is a total loss wait for our discharge voucher.
4. Before releasing the motor vehicle from the garage once the repairs are done, it should be re-inspected and later policy excess should be paid.
5. If own repairs, we issue discharge vouchers
6. Settlement of the claim.

### **CLAIM PROCEDURES FOR GOODS IN TRANSIT**

1. Report any loss within 48hrs and not later than 7 days by:-
  - Filling the claim notification form. (Available in our offices).
  - Calling our claims department office
  - E-mailing our office
2. The following documents should be forwarded
  - Dully filled miscellaneous claim form
  - Police abstract report
  - Consignment note
  - Copy of your policy schedule
  - Excess normally deducted from net pay.
3. Once we are in receipt of all the above documents, a loss adjuster appointed to adjust the claim and advise us on our liability & quantum.
4. We issue settlement offer (discharge voucher).
5. Settle the claim (insurance act within 90 days upon submission of all the required documents, while in the market to remain competitive we settle in thirty days).

### **CLAIM PROCEDURES WIBA**

1. The following documents should be forwarded
  - Dully filled WIBA claim form
  - Copy of I.D of the injured person
  - Copies of pay slips 3 months prior the accident
  - Original medical receipts

- Muster pay roll
- Labour department forms (LD 104, LD 105 and LD 108) depending on the magnitude of the loss.
- Copy of policy schedule

2. We calculate the claim amount based on our limits of liability.

### **CLAIM PROCEDURES GPA**

1. The following documents should be forwarded

- Dully filled GPA claim form
- Copy of I.D of the injured person
- Copies of pay slips 3 months prior the accident
- Original medical receipts
- Muster pay roll
- Labour department forms (LD 104, LD 105 and LD 108) depending on the magnitude of the loss.
- Copy of policy schedule

2. We calculate the claim amount based on our limits of liability.

### **CLAIM PROCEDURES FOR WINDSCREEN CLAIMS**

#### **Option 1: Company authority to replace in the glass mart**

- Fill the windscreen claim form
- Pay the re-instatement fees which 10 % of the windscreen replacement limit
- Get authority from the claims department for replacement

#### **Option 2: Insured own replacement**

The following documents are required:-

- Dully filled windscreen claim form
- Photographs of the damaged windscreen(number plates should be captured)
- Photographs of replaced windscreen (number plates should be captured).
- E.T.R. generated receipts of the replacement charges for the windscreen.
- Payment will be made upon submission of all documentations & a re-instatement amount, which is 10% of the windscreen limit, will be deducted from the total claim.