

DELPHISURE GROUP INSURANCE BROKERS (CAPE) (PTY) LTD



CLIENT CLAIMS GUIDELINE

Motor Claim

- △ Claim form is to be completed in full.
- △ Please give detailed description of the accident, the date, time and place where it took place on page 2 of the claim form, if the space provided on the claim form is inadequate, please elaborate on a separate page.
- △ We require any copy of invoices for emergency repairs or towing costs.
- △ Please supply us with a repair quote for the damages to the vehicle (preferably from a panel shop accredited by your motor manufacturer).
- △ A clear copy of the valid driver's license and ID document.
- △ SAPS Case Number.
- △ Details of the other party if one was involved in the accident.
- △ Any photographs taken of the accident/damages.
- △ Towing charges or vehicle storage costs not authorised by the insurer may be curtailed/excluded by the insurers.
- △ Address/contact details where the vehicle is stored.

Damage or Theft Claim

- △ Claim form is to be completed in full detail thus detailing the particular "event" to the Insurer, which led to the loss. If the space provided on the claim form is inadequate, please elaborate on a separate page
- △ Return completed claim for to our office as soon as possible
- △ Please supply us with replacement quotes for all the lost and / or damaged items
- △ Remember to report the incident to the SAPS
- △ Proof of purchase (this may be requested later)
- △ Any photographs
- △ Name, contact details (if applicable) of the alarm/armed response services and alarm activation details.

Personal Accident Claim

- △ Signed and dated claim form
- △ Copy of the Death Certificate
- △ Copy of the Notification of Death forms – DHA – 1663A
- △ Copy of the deceased's registration card
- △ Copy of the deceased's employment contract
- △ Copies of the salary slips for 3 months
- △ All medical bills

Glass Claim

- △ A claim form
- △ Quotation to repair/replace.

Geyser Claim

- △ A claim form
- △ A photo of the Geyser "plate" reflecting that it is out of its 5 year warranty
- △ Damage report confirming cause of damage
- △ Quotation for repair/replacement
- △ Certificate of both Electrical Compliance and Plumbing Compliance
- △ If any resultant damage arose, provide a separate quotation

Important Information:

- △ The claim is only effective once accepted/agreed by the insured in writing
- △ Never admit liability
- △ Comply with your policy conditions and our past correspondences/communications.
- △ Should you receive any communication, demands or engagement via outside/3rd Parties, immediately refer such to our office or to your insurer.
- △ Policy premiums should be in a paid position prior to the date of loss.
- △ Please remember that the policy schedule states that the Insurer should be notified of any loss or damage to insured property within a reasonable time.
- △ Certain losses, due to their nature need to be reported immediately or as soon as possible
- △ It is common practice in the Insurance Industry to consider "reasonable time" as no longer than 30 days after the loss was discovered.
- △ Personal Accident claims a strict 30 days period is applicable.
- △ We strictly adhere to the regulations set out in the POPIA Act.
- △ If you wish to proceed with any form of complaint, please contact us for a full set of complaints documentation.