

InsureDOC Insurance Brokers

Vehicle Claims Procedure:

- Claims must be reported to our office within 48 hours of the **date of loss**.
- **If a vehicle is not drivable at the scene of the accident, you need to contact the Emergency assist line to arrange for the necessary towing to be dispatched. Please save this number on your cell phone for ease of reference.**
- **Please note that most towing services will claim that they are approved by all insurers, but they may not be linked to yours.**
- **It is imperative that third party details be taken at the scene of the accident, this includes:**
 - **Names and surnames** - **I.D. numbers**
 - **Telephone numbers** - **Addresses**
 - **License details** - **Vehicle details**
- Claims where a third party (another person or person's property) was involved, or where criminal acts were performed (theft, burglary, hi-jacking's etc.) need to be reported to the police within 48 hours and a case nr. provided as reference.
- Once a claim has been reported to us we will revert back with the relevant claim form. Your completed claim form must be accompanied by:
 - Quotations for the repair or replacement, whichever is applicable.
 - A copy of your driver's license.
 - Photos if the damage is externally visible.
- Damaged parts must be available for inspection should the insurer require verification of the damages. If a panelbeater needs to strip the vehicle for a comprehensive quotation to be done they may do so, but no parts may be disposed of before an assessor has not inspected the vehicle yet.
- The insurer reserves the right to collect salvage in the event of a loss which was indemnified.
- The insurer reserves the right to appoint an assessor.
- The insurer reserves the right to ask for proof of ownership at claims stage; please keep adequate records.
- The insurer reserves the right to make use of repairers whom they have adequate service level agreements with, and as such it is imperative that the insurer give authorisation to repair, before any repairs commence.

- The claim can only be assessed in full once ALL the requested information has been received. It is important that you provide us with all the relevant information in order to avoid any delays.
- Please be advised that your insurer reserves the right to subrogation. This means that no payments may be accepted by you from the other party, regardless of who was at fault. This will prejudice any future claims by the insurer against the third party which is a breach of your policy contract with the insurer. Likewise if a third party requests any payments from you, you are within your right to deny the request and furnish them with our details in order for us to explain the legal process that will be applied.
- In the event that an accident occurs, and the vehicle is still drivable we suggest that car hire (where applicable) only be requested from the day that repairs commence as the policy only provides a standard amount of days and repairers cannot always guarantee that parts are received in time prolonging the required period for car hire.
- In the event that car hire is requested, an external car hire company will make contact with you. The vehicle's cost for daily hire will be covered by the insurance policy; however they will require credit card details and petrol deposits among others.

Additional procedures may be required. Each claim is assessed according to its own individual merits, if the insured goes against any of the insurer's claims outlines, including giving authorisation to repair without the insurer's consent, the insurer may apply penalties or subsequent repudiations.

We will assist with the claims procedure and offer advice accordingly.

Kindly contact our offices if you have any enquiries or need any assistance.

Yours faithfully,

InsureDOC Management