

## **GENERAL INFORMATION ON CLAIMS**

We are truly sorry that you have suffered a loss, be it a motor accident, motor theft, burglary or damage to your belongings.

This can be a very stressful time for you and we, at Renaissance Insurance Brokers, are here to assist you in every way we can.

We will do our best to get your claim processed as soon and effortlessly as possible and get the unfortunate ordeal behind you.

In our experience, we have found that the client who provides the correct documentation and information from the outset makes the claims processes run smoothly which results in the claim being resolved sooner.

If you read and follow the instructions under '**CLAIMS PROCEDURE**', you will know what is required and this will assist you in getting all the correct information and documentation to us.

Here are some useful guidelines, which will assist us in giving you the best possible claims service and ensuring that the whole claims process is less traumatic for you.

### **MOTOR ACCIDENT CLAIMS:**

- Try and find independent witnesses who were not traveling in your vehicle. Write down their names, addresses, telephone numbers and if possible, their impressions of the accident. This is vital in making or breaking a successful recovery on a claim. If you have an independent witness then the Third Party cannot deny liability;
- Make a note of the date, time and place of the accident;
- Ensure you get the Third Party's name, address, telephone numbers, Identity Number and driver's licence details as well as a full description of their vehicle/s, the model, registration number and extent of their damage. Also ask for the name of their insurer or insurance broker;
- Do not admit liability or blame for the accident to anyone;
- Make a note of the police or traffic official's number and work station;
- Draw a rough sketch of the position of your vehicle during the accident;
- Ensure that you know where your vehicle is being taken by the tow operator, and ensure that the tow operator is a member of SATRA. (South African Towing & Recovery Association);

- Report the accident to the SAPS within 24 hours and obtain an Accident Report Number from them. This is required by law and is not only for insurance purposes;
- Read and follow the instructions under 'Claims Procedure' on our web page.

#### **MOTOR THEFT/HIJACKING CLAIMS:**

- Report the matter to the SAPS as soon as possible and ask them to give you the Case Number;
- If your vehicle is fitted with a tracking device, notify your tracking company immediately;
- Advise us of the claim and if you have Car Hire cover on your policy, we will arrange that you get a hired vehicle;
- Read and follow the instructions under '**Claims Procedure**' on our web page.

#### **PROPERTY LOSS OR DAMAGE CLAIMS:**

- Notify the SAPS of any theft of personal property. Make a list of all the missing items and give this to the police;
- Try and find documentary proof of ownership for stolen items, i.e. purchase invoices, valuation certificates, user manuals, etc.;
- This is very important in proving ownership and determining quantum on the claim. The onus lies on the insured to prove ownership of items, and valuable items of jewellery must have Valuation certificates that are not older than two years;
- Keep any invoices for emergency repairs you have had to do to ensure that your property is secured after the burglary;
- Take any precautionary measures necessary to minimize the loss;
- Read and follow the instructions under 'Claims Procedure' on our web page.

**Please note that all claims are subject to premiums being paid and up to date.**

**All documentation must be submitted within 30 days of date of loss.**