



CLAIMS PROCEDURES GUIDE

In order for HIC to provide all of our broker partners and clients with exceptional claims service delivery, we require your active involvement and assistance in the claims procedures.

This document is intended to assist the broker and/or client with basic information and procedural guidelines for the correct reporting and formulation of insurance claims. This document does not form part of the underlying contract of insurance. The scope is in respect of general property damage / loss claims only.

Compliance with the procedures and requirements will facilitate the efficient processing of all genuine claims, minimizing the impact every loss has on the business operation.

GENERAL CLAIMS PROCEDURES

In the event of a loss the insured client should:

- Ø Always take all necessary and reasonable action to prevent, or minimize the loss;
- Ø Notify HIC (via the broker) of the loss as soon as reasonably possible thereafter;
- Ø Submit their formulated claim as per the guide below within 30 days of the loss;
- Ø Provide any assistance required by HIC, the broker and the assessors / adjustors handling the claim;
- Ø Retain any damaged property (salvage) for HIC;
- Ø Always report any incident involving criminal activity to their local SAPS and obtain a Case Reference Number;
- Ø Never admit to their potential liability and refer any correspondence in this regard directly to HIC;
- Ø Record the details of any Third Party potentially involved in the loss;
- Ø In accordance with the guidelines provided below, the appropriate type of claim form should always be fully and legibly completed, dated and signed by the insured client or their authorized representative. The necessary supporting documentation should be included with the claim form.

SPECIFIC CLAIMS PROCEDURES

PROPERTY LOSS / DAMAGE

These claims typically include insured damage to property covered by the Fire, Office Contents, Glass, Accidental Damage, Business All Risks, Computer and Machinery Breakdown Sections of the policy.

In addition to the general procedures above the following additional procedures must be adhered to, or the additional supporting documentation provided:

In cases where the damage:

Can be repaired -

- Ø Confirmation from a repairer, a supplier or reputable company, confirming the cause of the damage.
- Ø Original purchase invoice or other suitable proof of ownership.
- Ø 2 x independent repair quotations/invoices.
- Ø Confirmation of any Lightning protection/UPS devices if damage caused by lightning or surge.

Cannot be repaired

- Ø Confirmation from a repairer, a supplier or reputable company, confirming the cause of the damage;
- Ø Confirmation that the damaged property cannot be repaired together with the reason;
- Ø A supplier's quote for the salvage, or estimation of the value thereof;
- Ø Original purchase invoice or other suitable proof of ownership;
- Ø 2 x independent replacement quotations/invoices;
- Ø Confirmation of any Lightning protection/UPS devices if damage caused by lightning or surge;

Includes Deterioration of Stock / Utility Failure

- Ø Original purchase invoice/s or other suitable proof of stockholding;
- Ø Certificate from the local Dept. of Health authorizing the destruction of contaminated foodstuffs;
- Ø Certificate from utility company confirming the utility failure and the period of downtime

Involves theft of property (including Money)

- Ø SA Police Services Case Reference Number;
- Ø Security Company report on the alarm activation and response;
- Ø Original purchase invoice or other suitable proof of ownership;
- Ø 2 x independent replacement quotations/invoices;
- Ø Cell phones: blacklisting certificate;
- Ø Money spreadsheet showing cash takings and credit card slips;
- Ø Money petty cash slips for payments made;
- Ø Certificate from reputable supplier detailing the damage and the cause thereof;

LIABILITIES

In cases where an incident occurs:

Involving loss/damage/injury to a Third Party -

- Ø Never admit fault, responsibility or Liability;
- Ø Assistance should be provided to any injured persons;
- Ø Submit a written and signed record / statement by the parties to whom it was reported or who witnessed the event;
- Ø Details of any disclaimers or indemnities signed by the third party, and any own risk notices at the premises where the event occurred and/or it's parking/pool areas should be supplied;
- Ø Third party's letter of demand or correspondence must be submitted URGENTLY.

Resulting in a summons being issued to the client

- Ø Never admit fault, responsibility or Liability;
- Ø Ensure that the summons is received by HIC within 24 hours of the receipt thereof;
- Ø Ensure the date and recipient of the summons received is recorded on the summons;

MOTOR LOSSES

In cases involving damage to / theft of the vehicle:

- Ø Quotes for repair or write-off
- Ø Copy of the drivers ID + Drivers License
- Ø Police case reference number
- Ø Keys if write-off or theft
- Ø Original Deregistration certificate if write-off
- Ø Two change of ownership papers if write-off
- Ø HP details from bank if financed
- Ø Proof of installation of security device (Gearlock/Immobilisor/Tracking Device)

In cases involving damage of / injury to a third party / property

- Ø Never admit fault, responsibility or Liability;
- Ø Third party details if other vehicle/property or pedestrian involved
- Ø Witness details or statements from any witnesses if possible

This document does not form part of the insurance contract and the insurer's rights in this regard are reserved.