

CLAIMS PROCEDURES

It is a normal policy condition that in the event of any occurrence that may give rise to a claim, the insured (client) should notify Gold Field Insurance Brokers Ltd either via telephone, email or a letter immediately and provide us with full information as soon as possible thereafter. The “Simple rule” to follow in the event or occurrence which may give rise to a claim is:-

“NOTIFY US IMMEDIATELY AND ACT AS THOUGH YOU ARE UNINSURED AND ON THIS BASIS MINIMIZE THE LOSS.” Any delay may result in difficulties with your claims. Upon receipt of a claim notification; we shall allocate a claim reference number, which should be used on all future correspondence.

An appropriate Claim Form (to be obtained from our office) should be completed and returned to us as soon as possible with the necessary supporting documents as applicable to each policy.

With regard to theft or fidelity claims, notify the police immediately. Although Police Abstract Report may be required but pending receipt you should submit all other requirements.

FIRE

1. Notify us immediately.
2. Complete a claim form and send it to us.
3. Obtain an estimate of repairs and advise us.
4. Do not start repairs without authority from insurers unless it is to avoid further losses.
5. Prepare a detailed list of items damaged and / or destroyed together with supporting documents.
6. Report to nearest police station

FIRE CONSEQUENTIAL LOSS

1. Notify us immediately of any fire incidence.
2. Complete a claim form and send it to us.
3. Obtain an estimate of the financial loss and advise us.
4. Do not start repairs without authority from insurers unless it is to avoid further losses.
5. The underwriter will appoint a loss adjuster to meet and discuss with you to quantify the financial loss.

BURGLARY

Inform the police and make an official report to them. Ascertain the amount you have lost and notify us as quickly as possible.

1. Complete a claim form and submit it to us.
2. Prepare a list of items stolen/ damaged
3. Gather supporting documents i.e. purchase invoices, repair estimates etc.
4. Police abstract.
5. Institute prevention of further losses i.e. temporary repairs and / or security action.

MONEY

1. Report the loss to the nearest police station.
2. Ascertain the amount of the loss and advise us as soon as possible.
3. Complete a claim form and forward it to us with supporting documents.

PUBLIC LIABILITY/PRODUCT LIABILITY

1. Advise us immediately of any event likely to give rise to a claim.
2. Obtain a statement from an independent witness as to the cause together with your own statement.
3. Complete a claim form and forward this to us quickly as possible.
4. All correspondence received from the claimant should be forwarded to us unacknowledged.

ALL RISKS/ELECTRONIC EQUIPMENT

1. Notify us immediately and also report to the police as an abstract may be required.
2. Complete a claim form quickly and send it to us with a detailed list of items damaged and / or lost together with the supporting documents.
3. Obtain a technician's opinion on the extent of the damage and advise us.
4. The underwriter will then appoint a loss adjuster to quantify the loss.

FIDELITY GUARANTEE

1. Advise us immediately you discover or have reason to believe that there has been an act of fraud or dishonesty involving one or more of your employees.
2. Complete a claim form.
3. Carry out a thorough investigation of the theft and / or fraudulent act and inform the police authorities for the necessary action to be taken.
4. Withhold any moneys due to the fraudulent employee(s) and submit a detailed claim form for the net amount of the loss to us within 3 months of the date of discovery.

Note: The onus is on the employer to prove the loss, therefore fully documented evidence must be made available to the insurers.
The police must be informed.

If you enter into an agreement with an employee to repay the loss, then, cover is automatically nullified in respect of the employee.

LAST EXPENSE

- 1 We will require a death notification from you
- 2 Claims will be settled within 48 hours upon notification.

MOTOR ACCIDENTS (including Theft and Injury)

A. When dealing with Motor Insurance it is imperative to consider the following pertinent features, which apply for each class: -

Drivers: -

It is essential: -

- a.) To ascertain that all personnel who drive your vehicles hold valid licenses for the vehicles to be driven.

- b.) To ascertain that such licenses are free from endorsements from material Road Traffic Act offences.
- c.) To advise Insurers regarding any material conviction under the Act for employees who would drive your vehicles.
- d.) That licenses are examined at least annually.
- e.) To ensure that persons driving are authorized within the terms of the policy.

Comprehensive Cover

This type of policy provides an indemnity in respect of: -

- 1. Loss of or damage to any insured vehicle and its accessories and spare parts there on by:
 - a) Accidental collision or overturning
 - b) Fire, external, explosion, self-ignition, lightning, burglary, and housebreaking or theft.
- 2. Indemnity in respect of legal liability to third parties for bodily injury or death and/ or damage to property.
- 3. The cost of protection and removal of the vehicle to the nearest repairer.
- 4. Medical Expenses incurred by the driver and any occupants of the insured vehicle as a result of bodily injury sustained in any accident.
- 5. To insure vehicles on market value to ensure that average clause does not apply.
- 6. To ensure that the vehicles are fitted with approved anti-theft device, certificate to this effect to be provided.

Third party fire and theft.

This type of policy provides indemnity as stated under items (b), 2, 3, 5, and 6 above.

Third party only cover

This type of policy provides indemnity as stated under item 2 only above.

B. In the event of an accident the following steps must be taken: -

Record the other party's: -

- a) Make of vehicle and registration number
- b) Owner's name and address
- c) Driver's name and address
- d) Insurance company's name, policy number, certificate of insurance number and date of expiry.

DON'T UNDER ANY CIRCUMSTANCES ADMIT ANY LIABILITY

- 1. Record place, time and situation of the accident
- 2. Obtain and record the names and address of any independent witness
- 3. Obtain the name and address of the person injured.
- 4. If personal injuries are involved, report the accident to the police as soon as possible.
- 5. Make note of the extent of the damage sustained by all vehicle involved
- 6. Complete a claim form and send it to us, together with copy of driver's driving license and the appropriate excess.

7. NOTIFY us of the accident immediately
8. Send any correspondence received from third party and should attempt to reply to it.
9. Obtain a police Abstract if reported to police and send it to us as soon as possible.
10. Do not authorize repairs without the consent of the insurers.

IN EVENT OF THEFT OF A VEHICLE

Please submit: -

1. Copy of registration book
2. Duplicate insurance certificate and keys
3. Last service records to ascertain the condition
4. Statement from the driver.
5. Certificate confirming that approved Anti-theft, Device was fitted

Report to the police immediately and inform them:-

1. Make and model of the vehicle with registration
2. Any special Accessories or distinguishing marks
3. Obtain police abstract.

N.B. It is suggested that a copy of this page should be kept in each vehicle you own.