GUARDRISK
CLAIMS GUIDE

The ultimate claims side-kick.

GUARDRISK
TAILORED RISK SOLUTIONS

THE ULTIMATE CLAIMS GUIDE SIDE-KICK.

Please ensure that the **claim is notified to Guardrisk within the time limits specified in the underlying policy.** The full claim detail can be submitted later within a reasonable time. The claim will only be processed once the **fully completed Guardrisk Claim form**, along with all necessary supporting information, is received.

Make sure to pay attention to the policy prescription period, as a claim will not be payable after the 24-month expiry period, or any additional time that the Insurer may permit, following the occurrence of an event that leads to a claim. *Not applicable if the claim is under the Business Interruption, Fidelity, Commercial Crime, Stated Benefits or Group Personal Accident sections or the Personal Accident (assault) extension under the Money section.*

In terms of **POPI** we are required to collect and process information which is authentic and accurate. Your **personal information herein provided by you or collected is for the primary purpose of assessing and processing your claim** in respect of the loss/damage, to the insured property, which you have suffered. Your information shall be kept confidential; however, we shall disclose it to certain third parties in accordance with the purpose of collection.

You can find the Guardrisk claim forms on our website: www.guardrisk.co.za

WANT TO SPEAK TO A CLAIMS TECHNICIAN?

0860 222 555

Dial the **technician's extension number** OR skip the options and choose the appropriate claims team.

Operational hours
07:00 - 17:00

Messages are escalated
within the team

Leave a message
Hold for technician
Speak to another technician

3 options
available

REC

All calls are recorded for
quality assurance

REGISTERING A CLAIM VIA EMAIL?

When **informing Guardrisk about a new claim**, please make sure you have **provided all necessary documentation** for the claim to be validated and registered within our turnaround times.

notifyclaims@guardrisk.co.za

1 OPTION 1 | EMERGENCY SERVICES

Towing assistance following an accident

- *Towing assistance is available should the vehicle be undrivable after an accident.*
- *The contact center will verify coverage and send a claims notification to Guardrisk.*
- *Guardrisk will inform the broker the next working day and request the necessary information to initiate a claim.*
- *The vehicle will be towed to a Guardrisk-approved salvage yard without any release fee.*
- *Once assessed, it might be towed to an approved Guardrisk repairer for further assessment or declared uneconomical to repair*

Report a motor glass claim

- *All claims must be reported via 0860 222 555.*
- *The contact center will confirm coverage and authorise the claim.*
- *The claim will be authorised at a Guardrisk approved service provider who will conduct an eNaTIS check on the vehicle to verify the following details: VIN number, registration number, engine number, make and model, year, color, and license status.*
- *If any discrepancies are found, the fitment or replacement will not be carried out, and the claim will be escalated to Guardrisk.*

Report a geyser claim

- *The contact center will verify coverage.*
- *A plumber will be assigned within 15 minutes and will reach out to the insured within 1 hour.*
- *The plumber will visit the insured's location to ensure safety, if additional damage is found beyond the geyser, such as damaged pipes, another service provider will be arranged.*
- *The contact center will issue a claims notification to Guardrisk.*
- *Guardrisk will inform the broker the next business day and request the necessary information to register a claim.*

2 OPTION 2 | SPEAK TO A CLAIMS TECHNICIAN

MOTOR CLAIMS

Follow this helpful checklist to ensure you have submitted all documentation to Guardrisk when registering a motor claim.

- ☑ 1.Fully completed Guardrisk claim form (*The declaration must be signed by the insured and the driver)*
- ☑ 2. Fleet listing *(if applicable)*
- ☑ 3. Driver's license *(copy must be enlarged and legible)*
- ☑ 4. Professional driving permit *(if applicable)*
- ☑ 5. International driving permit - translated in English *(if applicable)*
- ☑ 6. Photographs of accident/ incident *(if available)*
- ☑ 7. Details of third party *(if applicable)*
- ☑ 8. Details of witnesses *(if applicable)*
- ☑ 9. Physical address where the vehicle can be assessed
- ☑ 10. Insured contact detail to arrange assessment
    - *Name*
    - *Contact telephone number*

No quotations are required. An assessor will be appointed on ALL motor claims.

Repairs will be authorised at an approved service provider.

The Guardrisk claim form must be signed by the driver and the insured.

SAPS | 10111

All vehicle accidents involving damage to property, or injury to animals, or people should be **reported to the SAPS within 24 hours as per the Road Traffic Act.**

The insured may use the below link if all specified criteria are fulfilled.

CLICK HERE

FIND YOUR NEAREST POLICE STATION

Clients must present a copy of their eNatis document or license certificate to confirm the VIN/engine number when reporting the incident to SAPS. This is essential for ensuring that the stolen vehicle is circulated correctly.

Additional requirements once confirmed as a total loss.

MOTOR CLAIMS

We will appoint a courier to collect the documentation and keys from the insured. The responsibility for all outstanding license fees prior to the date of loss remains with the insured that will be required to furnish proof of settlement as it may affect the outcome of the claim. Any outstanding e-toll fees prior to the date of loss remain the insured's responsibility. If the vehicle has not been towed to a Guardrisk Service provider after the accident, high storage costs and release fees may affect the outcome of the claim.

- ☑ 1. Original registration document/ copy if vehicle is financed
- ☑ 2. Keys and spare keys
- ☑ 3. Personlised number plates

  The insured is required to uplift the personlised number plate from the vehicle with the licensing authorities withing five (5) working days in order to not lose them and to allow the salvage process to take place.
- ☑ 4. High Purchase settlement letter

  (Guardrisk can assist to obtain this letter if we have the account number.)
- ☑ 5. Proof of insurance interest *(if the vehicle is not owned by the insured)*
- ☑ 6. Signed notice of change of ownership
- ☑ 7. Certified copy of the owner / proxy ID *(not older than 3 months)*
- ☑ 8. Proof of any additional changes made to the vehicle *(10% depreciation per annum will be applied)*
- ☑ 9. Proof of milage / service records
- ☑ 10.Copy of purchase invoice

Additional requirements for a stolen/hi-jacked vehicle.

MOTOR CLAIMS

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FAST TRACK ASSESSMENTS

Motor repairs below R20 000

Applicable to drivable vehicles, under 3.5 tons, following an accident.

Type of claims

- Minor scratches
- Minor dents
- Replacement of mirrors or lights with no body damage
- Minor bumper repairs
- Rim and tyre damage
- Moulding repairs/damage

Photo guidelines

- To be taken with proper lighting to prevent shadows
- Photo of license disk must clearly show the vehicle VIN number
- Photo of the front and back of the vehicle with the license plate clearly seen in both
- Photo of the damage to the vehicle clearly showing the full extent of the damage
- Front view photo of the vehicle

Required documentation

- Completed Guardrisk claim form with photos of the damaged vehicle as per guidelines above
- Insured contact name and number
- If we have the driver's identity number, we do not need a copy of their driver's license
- We do not need an upfront quote

The process

Email completed Guardrisk claim form and photos with policy number to **NotifyClaims@guardrisk.co.za**
**Clearly noting requirement for FAST TRACK ASSESSMENT*

Guardrisk will register the claim within one working day and appoint an assessor. Confirmation of the claim number will be sent to the broker.

The assessor will do a digital assessment provided that the photos and information provided is adequate and the damage to the vehicle is below R20,000.
**If the required documentation has not been provided, a normal assessment will be arranged which will follow the normal claims process and not be fast tracked which could cause delays on the claim.*

If all requirements have been met, Guardrisk will receive the assessors report within 1 working day and we will authorise repairs with a Guardrisk approved repairer within 1 working day after receipt of the report.

The broker will be informed of progress throughout the claims process.

THIRD-PARTY CLAIMS

The merits and quantum of this claim will be determined by applying fair legal principles. Please be reminded that this is not an insurance claim and therefore not dealt with in terms of a contractual agreement. This claim will be dealt with in terms of the Law of Delict and apportionment.

INSURANCE

Please obtain a letter from your insurance provider confirming that you will NOT be making a claim for this incident. The letter should include the following details:

1. *Policy number*
2. *Name of the policyholder*
3. *Date of the accident*
4. *A statement from the insurer indicating that you will not be filing a claim*

NO INSURANCE

If you do not have insurance please provide an Affidavit of non-insurance completed by the registered owner of the vehicle, the affidavit must include the following:

1. Owner details
2. Vehicle details
3. That there was no insurance on the vehicle on the date of accident
4. Date of accident

Motor Liability claim

- 1. Fully completed Guardrisk claim form *(The declaration must be signed by the insured and the driver)*
- 2. Quotes quantifying and supporting your material damage claim
- 3. Photos of damage
- 4. Towing invoice *(if applicable)*
- 5. Vehicle Registration Certificate *(not the motor Vehicle Licence Certificate)*
- 6. ID copy of registered owner
- 7. Copy of driver's licence of the person who was driving the vehicle at the time of accident
- 8. Incident sketch and description of how incident occurred *(refer to Guardrisk claim form)* to be completed by the driver of your vehicle

The witness statement form is optional and is usually required when the merits of the incident are in dispute and it should be completed by an independent witness.

Non-Motor Liability claim

THIRD-PARTY CLAIMS

- 1. Utility bill (As proof of residence)
- 2. ID copy of owner
- 3. Quotation and photos of damage

NON-MOTOR CLAIMS

No upfront quote is required unless specifically requested for specialised risk items

- ☑ 1. Fully completed Guardrisk claim form with the declaration signed by the insured
- ☑ 2. Full description of the item
- ☑ 3. Make / model
- ☑ 4. Serial number
- ☑ 5. Cellphone claims to include IMEI number
- ☑ 6. The ITC blacklisting number *(if the device has been lost/ stolen/ damaged beyond repair)*
- ☑ 7. Photographs of accident/ incident *(if applicable)*
- ☑ 8. Asset register
- ☑ 9. Proof of purchase/ ownership
- ☑ 10. Full description of loss
- ☑ 11. Police station at which accident/ incident was reported
- ☑ 12. SAPS reference number
- ☑ 13. Invoice *(as proof of original purchase)*
- ☑ 14. Proof of forcible and violent entry/ exit *(if applicable)*

Recoveries

NON-MOTOR CLAIMS

Make sure to fill out the Guardrisk claim form completely, including all necessary information from the third-party driver and owner, as well as details of any witnesses.

- ☑ 1. Name and surname
- ☑ 2. ID number and date of birth
- ☑ 3. Physical address and postal address
- ☑ 4. Contact telephone numbers
- ☑ 5. Vehicle: make, model and registration number
- ☑ 6. Was the driver working for the owner?
- ☑ 7. SAP details (copy of report)

Third-party claim

NON-MOTOR CLAIMS

To process a third-party claim, we need a fully completed third-party claim form that includes the following information:

- ☑ 1. Name and surname
- ☑ 2. ID number and date of birth
- ☑ 3. Physical address and postal address
- ☑ 4. Contact telephone numbers
- ☑ 5. Vehicle: make, model and registration number
- ☑ 6. Was the driver working for the owner?
- ☑ 7. SAP details *(copy of report)*

Summons, warrant and execution

NON-MOTOR CLAIMS

- ☑ 1. All summonses and warrant of execution documents should be sent to Guardrisk immediately
- ☑ 2. The section II excess must be paid and proof of payment send to Guardrisk within 60 days (where applicable)

  If not the claim will be closed and the third party will be referred to back to the insured
- ☑ 3. All communication with the third party attorneys should be referred to Guardrisk

ACCIDENT AND HEALTH CLAIMS

General documents required on all claims

- ☑ 1. Full completed Guardrisk claim form *(the date of loss should be specified)*
- ☑ 2. Identity document or passport copy
- ☑ 3. Salary advice or pay slip
- ☑ 4. Our policy number
- ☑ 5. Policy schedule

COID claims and other injuries

A&H CLAIMS

- ☑ 1. Accident report from employer or police report for crime related injuries
- ☑ 2. 1st, 2nd and final medical report on all COID claims
- ☑ 3. Medical reports on all other claims
- ☑ 4. Sick notes
- ☑ 5. Any hospital statement if the injured party was admitted to hospital
- ☑ 6. Resumption report
- ☑ 7. Accident report from SAPS of claim relates to a motor vehicle accident
- ☑ 8. All supporting medical documents eg; X-ray reports, histology reports, photos
- ☑ 9. Reports from treating medical doctor in respect of any Permanent Disability claim detailing the disability and the cause

COID claims and other injuries

A&H CLAIMS

- ☑ 1. Death certificate
- ☑ 2. DHA-1663-A forms (notice of death/stillbirth)
- ☑ 3. Quotes in respect of repatriation
- ☑ 4. Post mortem report
- ☑ 5. Police statement/ case number
- ☑ 6. Blood alcohol results if deceased was driver of motor vehicle

Medical expenses

A&H CLAIMS

- ☑ 1. Invoices and receipts relating to payments
- ☑ 2. Medical claims transaction history if insured person is under medical aid
- ☑ 3. X-ray reports or other medical documents supporting the claim

TEAM OF *experts*

Contact our claims management team.

Jolanda Ehlers | Claims Operations

0860 222 555 ***(ext 3076)***

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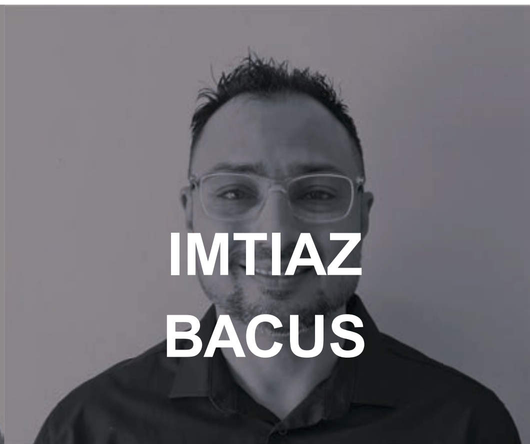

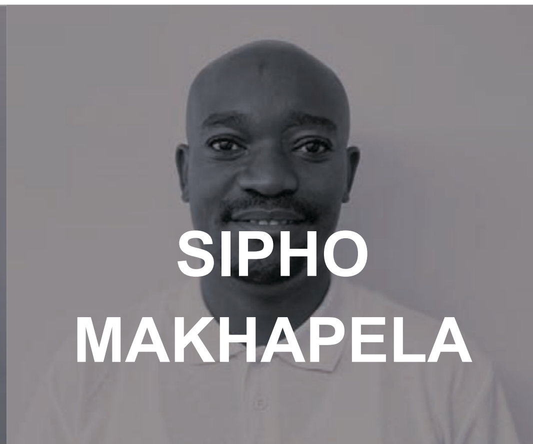

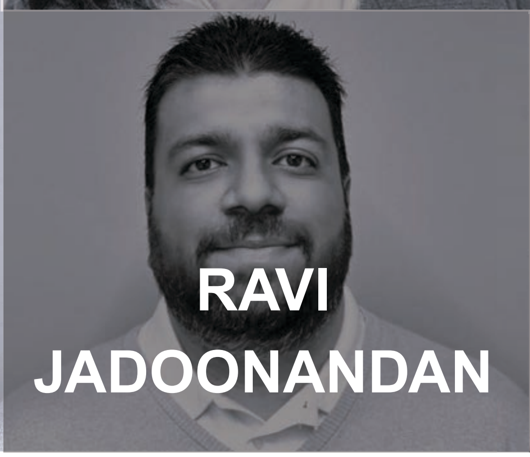

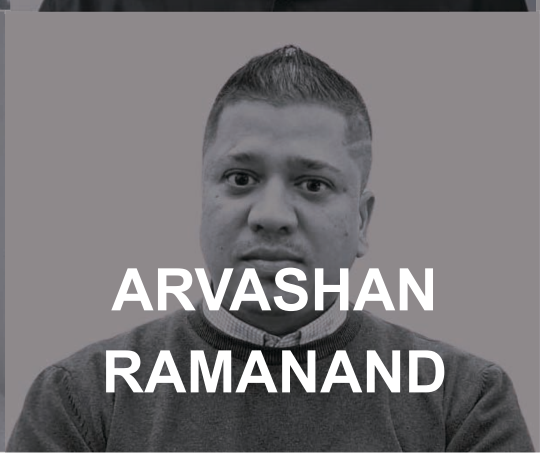

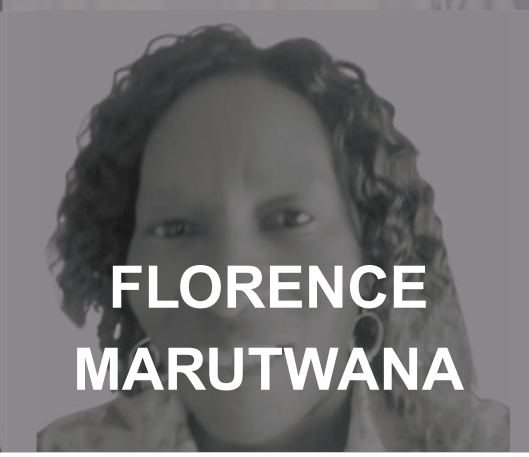

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