

# CLAIMS WORKFLOW AND DOCUMENTATION REQUIRED



All clients must report their claims to their broker that will facilitate this process

## Procedure for reporting of new claims:

- All new claims must be reported to the Claims Department as soon as possible after the occurrence of an insured event. The new claims advice form can be used to report claims to CIB, the clients contact details and location of vehicle is very important.
- The following is the minimum required information:
  - Policy Number;
  - Vehicle details – make, model and registration number;
  - Date of Loss;
  - Place of loss;
  - Description of damage;
- All our claim forms are available through the Claims Helpdesk or on CIB's website [www.cib.co.za](http://www.cib.co.za)
- All motor glass claims to be sent to [glassclaims@cib.co.za](mailto:glassclaims@cib.co.za)
- We also have a Claims Support Team that can take down the details for you
- The Claims Team will inform the broker of the relevant information relating to the claim being the claim number and details of the Claims Specialist assigned to process the claim

Please make use of CIB's Call Centre to assist with Roadside Assistance (FAM) towing services and Geyser or Home Assist (Digicall)

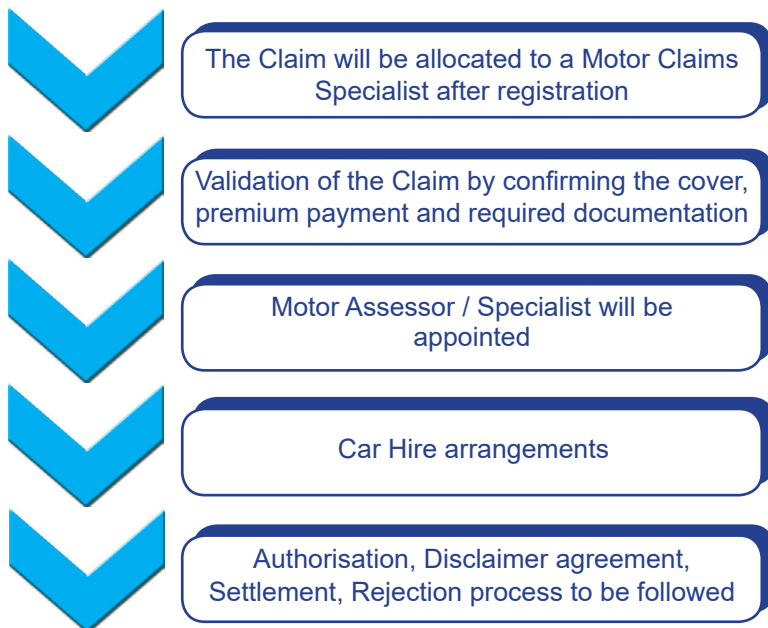
IF the Call Centre is not utilized limits and excesses may be applied.



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## Motor Accident Claims Process

- **Please note that this process relates to valid claims where cover has been confirmed in terms of the policy**



A claim form fully completed and signed by the Insured and driver (where applicable) is mandatory for each and every claim submitted.

**The below mentioned documentation is required for the following type of claims:**

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## Motor Accident Claims

- South African Driver: Copy of driver's license, PDP (where applicable) and ID
- Foreign Driver: Copy of driver's license, international driving license, confirmation letter from Embassy;
- Full Description of accident and sketch of accident scene;
- Full third-party details, if any
- SAP case number and name of police station;
- Location of vehicle;
- Confirmation of vehicle towed (by whom and where).
- **ONLY Claims for Trucks, Trailers, Caravans, Motorbikes, Boats, Jet ski's and/or all other HCV Type vehicles, it is required that the Claims Specialist first obtain a repair quotation from a registered dealer for the damages prior to appointing the assessor / specialist;**

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## Uneconomical to Repair - Vehicles

Client to assist / obtain the following documentation, this must be submitted to assist with the total loss process:

- Copy of the Registration Certificate to enable us to start the process in validating the year, make, model and insurable interest;
- Settlement letter from the bank or Affidavit stating no HP Outstanding and confirming that the vehicle is fully paid for. Please note all outstanding license fees; fines; E-toll and personalized number plates will be for the Insured's account (if any);
- **Original REGISTRATION CERTIFICATE** required before we can do any settlement to the client, if not otherwise requested;
- 2x Original Signed Change of Ownership forms;
- Proof of extra's on vehicle which are not part of the retail value and are specified. (purchase invoice is required);
- **ALL** keys, remotes and manuals belonging to the vehicle.

Please note that we or the specialist may request further information / documentation

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## Stolen Vehicles

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- All motor theft claims require an internal specialist assessor to be appointed. Based on merit and quantum a LVA (layered voice analysis) will be done, which may result in further validation requirements.
- Client to assist / obtain the following documentation, and all documentation to be handed to Motor Claims Specialist, to assist with the total loss process:
  - Copy of identity document (Registered owners, if an individual) / driver, if vehicle was hijacked;
  - Copy of the Registration Certificate to enable us to start the process in validating the year, make, model and insurable interest;
  - Settlement letter from the bank or Affidavit stating no HP Outstanding and confirming that the vehicle is fully paid for. Please note all outstanding license fees; fines; E-toll and personalized number plates will be for the Insured's account (if any);
  - **Original DE-REGISTRATION CERTIFICATE** required before we can do any settlement to the client;
  - 2x Original Signed Change of Ownership forms;
  - Proof of extra's on vehicle which are not part of the retail value and are specified (purchase invoice required);
  - A1 Report / statement done at SAPS;
  - Purchase invoice;
  - Last service record for the Insured Vehicle;
  - SAP 21;
  - Proof of security / tracking device in vehicle. Tracking report from Tracking company regarding the incident;
  - **ALL** keys, remotes and Manuals belonging to the vehicle.

Please note that we or the internal specialist assessor may request further information / documentation

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## Flat Glass and Windscreen Claims

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All Clients must report their claims to their Broker that will facilitate the process.

- Windscreen Claims must be reported to us via e-mail. (glassclaims@cib.co.za)

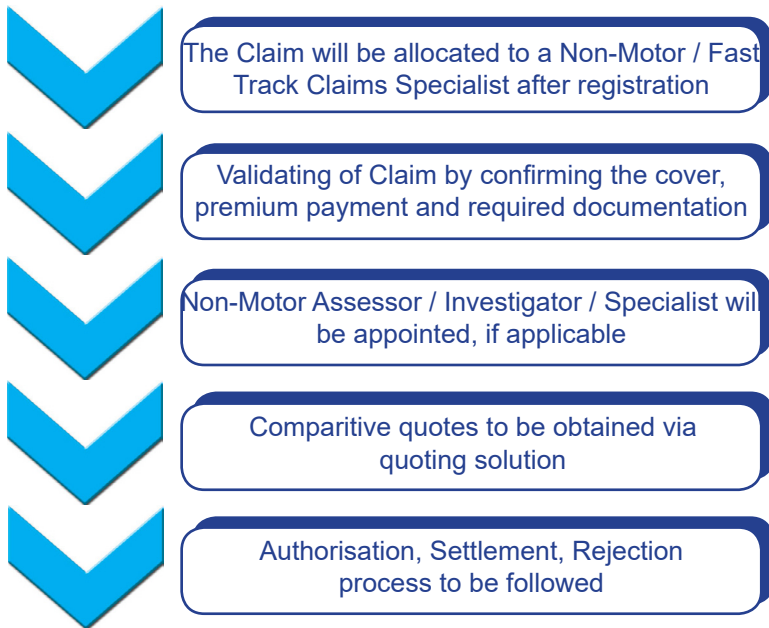
**The following minimum information is required on the mail to the Glass Claims Specialist to enable us to arrange a repair or replacement:**

- Broker name and contact details;
  - Insured / policy holder details;
  - Personal policies: Insured's contact details (cellphone number AND office/home/alternative contact number);
  - Commercial policies: Details and contact person that can be contacted to make the necessary arrangements with (cellphone number AND office/home/alternative contact number);
  - Location of vehicle;
  - CIB policy number;
  - Date of loss;
  - Description of loss;
  - Year, make and model of vehicle;
  - Vehicle VIN number;
  - Vehicle registration number;
  - What glass is required? Front or back windscreen / details of side windows;
  - Repair or replacement required?
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## Non-Motor Claims Process

- **Please note that this process relates to valid claims where cover has been confirmed in terms of the policy**



A claim form fully completed and signed by the Insured is mandatory for each and every claim submitted.

**CIB approved suppliers must be used to obtain damage reports where applicable.**

**The below mentioned documentation is required for the following type of claims:**

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### All Risks – Specified / Unspecified / Business All Risks

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Damaged:

- Damage report confirming cause of damage and if the item is repairable or not;
- Quotations / invoices for repair / replacement.

Stolen / Lost:

- SAP case number;
- Proof of ownership / valuation certificate / purchase invoice will in all likelihood be required.
- Quotations / invoices for replacement;
- If stolen from an unattended vehicle, proof of forcible, violent entry / exit, where applicable.

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### Householders

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Damaged:

- Damage report confirming cause of damage and if the item is repairable or not;
- Quotations / invoices for repair / replacement.

Stolen / Lost:

- SAP case number;
- Proof of ownership / valuation certificate / purchase invoice will in all likelihood be required.
- Quotations / invoices for replacement;
- Proof of forcible, violent entry / exit, where applicable.

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## **Homeowners**

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### Damaged:

- Damage report confirming cause of damage and if the item is repairable or not;
- Quotations / invoices for repair / replacement.

### Stolen / Lost:

- SAP case number;
- Proof of ownership / valuation certificate / purchase invoice will in all likelihood be required.
- Quotations / invoices for replacement;
- Proof of forcible, violent entry / exit, where applicable.

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## **Electronic Equipment**

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### Damaged:

- Damage report confirming cause of damage and if the item is repairable or not;
- Quotations / invoices for repair / replacement;
- Confirmation of lightning / power surge protection

### Stolen / Lost:

- SAP case number;
- Proof of ownership / valuation certificate / purchase invoice will in all likelihood be required.
- Quotations / invoices for replacement;
- Proof of forcible, violent entry / exit, where applicable

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## **Goods in Transit**

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- Waybills;
- Consignment notes;
- Quantum documentation – invoices / receipts / quotations;
- PDP – Public Driving Permits;
- Copy of ID and Driver's License, PDP of the Driver;
- Full description of event

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## **Buildings Combined**

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### Damaged:

- Damage report confirming cause of damage and if the item is repairable or not;
- Quotations / invoices for repair / replacement.

### Stolen / Lost:

- SAP case number;
- Quotations / invoices for replacement;
- Proof of forcible, violent entry / exit, where applicable.

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## **Fire Section**

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Damage report confirming cause of damage and if the item is repairable or not;

- Quotations / invoices for repair / replacement.

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## **Office Contents**

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Damaged:

- Damage report confirming cause of damage and if the item is repairable or not;
- Quotations / invoices for repair / replacement.

Stolen / Lost:

- SAP case number;
- Proof of ownership / valuation certificate / purchase invoice will in all likelihood be required.
- Quotations / invoices for replacement;
- Proof of forcible, violent entry / exit, where applicable.

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## **Theft**

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- SAP case number;
- Proof of ownership / valuation certificate / purchase invoice will in all likelihood be required.
- Quotations / invoices for replacement;
- Proof of forcible, violent entry / exit, where applicable.
- Detailed list of claimed items;
- Detailed description of events.

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## **Fire Section**

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- Quantification documentation;
- Contact details of the Insured for an assessor to be appointed.

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## **Money / Fidelity**

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- Quantification documentation – cheques, receipts, deposit slips;
- SAP details;
- Detailed description of event(s);
- Full details of any cash handlers / cash carry companies – policy will state stipulations;
- Proof of category of safe;
- Proof of alarm activation report or with violent intentions – to company / persons.

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## **Flat Glass**

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- Detailed quotation;
- Value of all glass at insured's premises.

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## **Accidental Damage**

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- Damage report confirming cause of damage and if the item is repairable or not;
- Quotations / invoices for repair / replacement;
- Detailed list of claimed items;
- Detailed description of events.

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## **Public Liability**

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Written confirmation from claimant;

- Quantum Documentation I.e. Quotations / Invoices;
- Full description of events;
- Full details of third party i.e. full names, ID numbers, VAT number, physical address.

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## **Employers Liability**

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Completed Personal Accident Claim Form;

- Employer to confirm accident, i.e. Time and Place incident happened and under what circumstances;
- Declaration of Employee's earnings (current annual earnings and from previous financial year as declared to the Receiver of Revenue);
- Medical declaration by attending doctor. We may at our discretion appoint our own medical practitioner;
- Confirmation if there is any other cover in force;
- We will advise of any other requested documentation.