

GUARDRISK CLAIMS CENTRE

claims
helpful hints

Guardrisk 24 hour claims helpline

0860 222 555

Follow the prompts.

claims
helpful hints

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 can only be processed upon receipt of the **fully completed Guardrisk Claim** form with all the substantiating information. Guardrisk claim forms can be found on our website: www.guardrisk.co.za

Claims Contact Centre

Want to speak to a technician?



Guardrisk Claims centre

0860 222 555

Enter the technicians extension number OR bypass the options and select the relevant claims team.



Operational hours
07:00 - 17:00



Messages are escalated
within the team

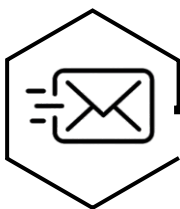


If a technician is not available
you will have 3 options: hold
for the technician, speak to
another technician or leave a
message



All calls are recorded for
quality assurance

Need to register a claim via email?



Centralized emails

When notifying Guardrisk of a new claim please ensure you have submitted the required documentation for the claim to be validated & registered within our turn-around times.

Motor & non-motor new claims | notifyclaims@guardrisk.co.za

Accident & health new claims | A&Hclaims@guardrisk.co.za

SASRIA new claims | sasriacclaims@guardrisk.co.za

Once the **claim has been registered**, please send all correspondence including the claim number to:

Registered claim | correspondenceclaims@guardrisk.co.za

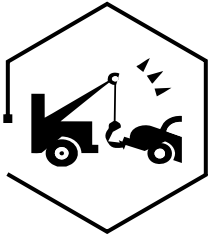
Guardrisk claims helpline



This will **not** apply to clients that have aggregates and brokers that have binder agreements to process claims on our behalf

Towing assistance following an accident

OPTION 1



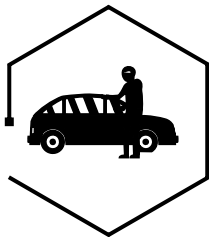
- Towing assistance should the vehicle not be driveable following an accident
- The contact centre will validate cover and send Guardrisk a claims notification
- Guardrisk will notify the broker the following working day and request the required information to register a claim
- The vehicle will be towed to a Guardrisk approved salvage yard and no release fee will apply
- If the vehicle is not a confirmed uneconomical to repair after the assessment, it will be uplifted to an approved Guardrisk panel beater
- Vehicle stickers are available on request (*please contact your S&M consultant to arrange*)



NB : Towing assistance only applies if the vehicle is not drivable following an accident and **does not include roadside assistance.**

Report motor vehicle theft/hijacking

OPTION 2



- The contact centre will validate cover and appoint a Guardrisk investigator with immediate effect
- The investigator will send the Guardrisk a claims notification
- Guardrisk will notify the broker the following working day and request the required information to register a claim

Report a motor glass claim

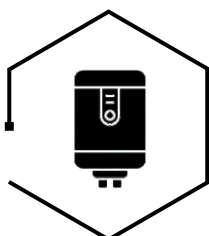
OPTION 3



- All claims must be reported by using our call center number, 0860 222 555
- Broker can register the claim on the broker portal and the contact centre will phone the insured within 15 minutes. <http://www.digicall.co.za/dpspublicweb/home/index/digicall>
- The contact centre will validate the cover and authorise the claim
- PG Glass and Glasfit are our service providers
- The service provider will do a NaTIS check on the vehicle verifying the; VIN number, registration number, engine number, make and model, year, color, license renewed etc
- Should there be any discrepancies the fitment/ replacement will not be done and the claim will be referred to Guardrisk

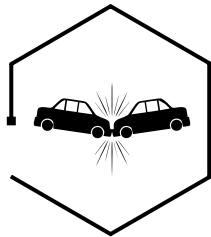
Report a geyser claim

OPTION 4



- The contact centre will validate cover
- A plumber will be appointed within 15 minutes and will contact the insured within 1 hour
- The plumber will go out to the insured and "make it safe"
- If there is more damage than just the geyser i.e. pipes, another service provider will be appointed.
- If the geyser is under warranty the Call Centre will facilitate the claim with the service provider.
- The contact centre will send Guardrisk a claims notification
- Guardrisk will notify the broker the following working day and request the required information to register a claim

General guidelines



Motor own damage

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.



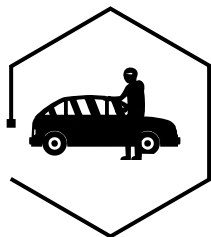
Motor own damage

Additional requirements once confirmed as a total loss

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. Personalised number plates

The insured is required to uplift the personalised number plate from the vehicle with the licensing authorities within 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



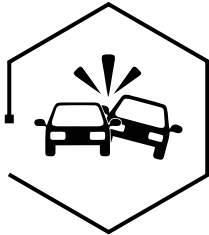
Additional requirements for a stolen/ hi-jacked vehicle

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. The insured can only buy the salvage back if it is a code 2 vehicle without outstanding finance.

1. SAPS case number in order for claim to be validated
2. Original de-registration document with status marked STOLEN
3. Keys and spare keys
4. Hire 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. Proof of any additional made to the vehicle *(10% depreciation per annum will be applied)*
7. Certified copy of owners/ proxy ID *(not older than 3 months)*
8. Signed notice of change of ownership
9. Proof of mileage / service records
10. Copy of purchase invoice



General guidelines



Third party claim

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.

Below is a list of documents we require from you.

Outstanding documents at the time of drafting this notification will be clearly indicated below.

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 happened (refer to claim form) to be completed by the driver of your vehicle



If you have insurance, please provide a letter from your insurer confirming that you will NOT be claiming from them for this incident; OR if you do not have insurance provide an Affidavit of non-insurance completed by registered owner of the vehicle, please see requirements for these documents below.

The Letter from the insurance company must have the following information:

1. Policy number
2. Name of Policy Holder
3. Date of accident
4. Statement from Insurer stating that you will not be claiming

Please ensure that the following information is included in the affidavit:

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



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

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



If you have insurance, please provide a letter from your insurer confirming that you will NOT be claiming from them for this incident; OR if you do not have insurance provide an Affidavit of non-insurance completed by registered owner of the vehicle, please see requirements for these documents below.

The Letter from the insurance company must have the following information:

1. Policy number
2. Name of Policy Holder
3. Date of accident
4. Statement from Insurer stating that you will not be claiming

Please ensure that the following information is included in the affidavit:

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

General guidelines



Non-motor claims

To quantify losses Guardrisk will appoint an approved service provider. Salvage must be retained for our service provider to uplift the salvage. All salvage, irrespective of quantum, will be uplifted.

1. Fully completed claim form. The declaration must be 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

Ensure that the claim form is fully completed with the following details from the third party driver and owner and all detail of 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 claims

In order for a third party claim to be attended to, we require a fully completed third party claim form including the following information

1. Vehicle registration certificate (to prove ownership)
2. Certified ID copy of registered owner and driver
3. Certified copy of driver's license (if foreign license)
4. Utility bill where it is a property claim
5. Sketch and description of how the accident happened (to be done by driver in accident)
6. Photographs of the damaged vehicle/property and accident scene
7. Insurance no claim letter if not claiming directly from own insurer
8. Affidavit of non-insurance done by registered owner of vehicle



Litigation requirements

Summons, warrant and execution

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

General guidelines



Personal accident/
stated benefits

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

COVID claims and other injuries

- 1. Accident report from employer or police report for crime related injuries
- 2. 1st, 2nd and final medical report on all COVID 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

Unnatural death

- 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

- 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

Serious illness (will be assessed against the definition in the policy schedule)

- 1. Medical documents will be required relating to each specific serious illness claimed for
- 2. Generally x-rays, blood results, histology reports, specialised x-rays, angiograms, eye tests, medical reports relating to the specific serious illness will be requested

Essential contact information

Jolanda Ehlers
Operational Executive
Tel: 0860 222 555 (ext 3076)
Email: ehlersj@guardrisk.co.za

Procurement
Bernard Swart
Tel: 0860 222 555 (ext 3649)
Email: bernard.swart@guardrisk.co.za

Motor Claims
Tharushen Munsamy
Tel: 0860 222 555 (3012)
Email: tharushen.munsamy@guardrisk.co.za

Liabilities and Recoveries
Ravi Jadoonandan
Tel: 0860 222 555
Email: ravi.jadoonandan@guardrisk.co.za

Quality and Assurance
Florence Marutwana
Tel: 0860 222 555 (ext 5088)
Email: fmarutwana@guardrisk.co.za

Non-motor Claims
Imtiaz Bacus
Tel: 0860 222 555 (3179)
Email: imtiaz.bacus@guardrisk.co.za

Guardrisk 24 hour claims helpline

0860 222 555

Follow the prompts.



- 1 Towing assistance following an accident
- 2 Report motor vehicle theft/hijacking
- 3 Report a motor glass claim
- 4 Report a geyser claim