

EXCESS REDUCER CLAIMS

The main documents that we will focus on are the following:

(Vehicle Accident / Own Damage)

- Claim Form
- Drivers Licence
- Photographs of the damages
- Assessed quote (should the item be repairable)
- Authorization for repairs
- AOL from Underlining Insured (Should no authorization be given, and the claim is settled on a CIL basis)
- Premium confirmation from yourselves for the month the Loss was recorded (DOL)
- Mail from underlining Insurer confirming that the claim falls within excess (Should same be applicable)

(Vehicle Theft)

- Claim Form
- Drivers Licence
- Assessor's report
- AOL from Underlining Insured
- Premium confirmation from yourselves for the month the Loss was recorded (DOL)

(Tyre cover Claims)

- Claim Form
- Drivers Licence
- Photographs of the damages
- Quotation for Replacement / Invoice of Replacement of tyre (s)
- Premium confirmation from yourselves for the month the Loss was recorded (DOL)
- Thread reading of the damaged tyre (s)

(Windscreen Excess Reducer)

- Claim Form
- Quote
- Invoice for Main windscreen showing excess calculation / Deduction
- Windscreen excess Invoice
- Windscreen authorization from Underlining Insurer
- Premium confirmation from yourselves for the month the Loss was recorded (DOL)

We will mirror the process as per the underlining Insured. Should the underlining Insurer proceed with authorization for repairs we will request an excess invoice from the repairer. Should the underlining Insurer decide to settle on a CIL basis VAPS will then also settle on a CIL basis.

All new claims need to be submitted to claims@vapsinsurance.co.za, from there the claims will be distributed to a claim's handler who will attend to the registration within 24 hours, where after you will be provided with a claim number.

Payments to Insureds as well as Suppliers take 3-5 working days after the payment has been request and you as the broker have been notified of the same.

Should you have any queries please contact us on (012) 942 4536/7 or alternatively you can send a mail to Shi-Anne@vapsinsurance.co.za / claims@vapsinsurance.co.za