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VAPS Insurance Underwriters | Claims Procedure

All new claims are to be sent to <u>claims@vapsinsurance.co.za</u>, from there the claim will be sent to a claim consultant to register and provide the broker / claims handler whom submitted the claim with feedback.

Window Claims

Request quote and claim forms from supplier, when received do the following:

- 1. Claim form (Glass Suppliers have claim forms that they use)
- 2. VIN number needs to be completed on the claim form at all times
- 3. Quote
- 4. Should no quote be received from the broker on a main claim Oxford Glass Services (OGS) will be appointed to assist with the replacement of the windscreen/glass

Vehicle accident claims

When notified of loss request the following:

- 1. Fully completed claim form (Date/Time/incident location)
- 2. Should the horse and trailer be damaged, all items needs to be mentioned on the claim form
- 3. Claim form must be signed and dated. Alcohol question must be answered on the claim form.
- 4. Copy of driver's license if it is a foreign driver, we need a copy of the front and back of the driver's license
- 5. PRDP RSA drivers
- 6. DDC Zimbabwe drivers
- 7. Should the driver be from another country we need equivalent document as the DDC & PRDP, some drivers are required to have a SADC License.
- 8. Copy of ID / Passport for foreign drivers
- 9. Copy of the COF This will be for each item being claimed for e.g. 1xHorse and 2x Trailers as link
- 10. Photos of damages / Incident
- 11. Quotes
- 12. Signed Drivers Statement
- 13. Video Footage should Autotrak be installed in the truck
- 14. TP details
- 15. RSM notification
- 16. Load document / Weigh bridge certificates (should GIT be in transit and a loss occurs)

GIT claims

When notified of loss, request the following:

- 1. Fully completed claim form (Date/Time/incident location)
- 2. Claim form must be signed and dated.
- 3. Copy of drivers license if it is a foreign driver, we need a copy of the front and back of the driver's license
- 4. COF of the Truck
- 5. PRDP RSA drivers
- 6. DDC Zimbabwe drivers
- 7. Should the driver be from another country we need equivalent document as to the DDC & PRDP, some drivers are required to have a SADIC License.
- 8. Copy of ID / Passport for foreign drivers
- 9. Photos of damages / Incident
- 10. Quotes
- 11. Signed Drivers Statement



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- 12. Video Footage should Autotrak be installed in the truck
- 13. TP details
- 14. RSM notification
- 15. Load document / Weigh bridge certificates
- 16. Invoices/Quotes for the damages to the GIT

Vehicle theft/Hijack

If notified off loss, send vehicle theft claim form, client to complete fully and send back with the following:

- 1. Fully completed claim form (date/Time of Loss/Location) document need to be dated and signed by the insured
- 2. SAP details (SAP station & CAS number)
- 3. Drivers License
- 4. Copy of Registration documents
- 5. Finance house details if still under Finance
- 6. Paid up letter if the vehicle is no longer financed
- 7. Insured needs to deregister the vehicle should the vehicle be paid in full.
- 8. The bank will deregister the vehicle should there be finance
- 9. We will require the finance house / Insured to send us the original documents. The claim will only be settled once we are in receipt of the original documents, and the claim has been approved by the main insurer.
- 10. Tracking Report

Danie Day to be notified immediately of theft or hijack on 083 7788560

Digital Assessment Claims

When notified of loss request the following:

- 1. Fully completed claim form (Date/Time/incident location)
- 2. Should the horse and trailer be damaged, all items needs to be mentioned on the claim form
- 3. Claim form must be signed and dated. Alcohol question must be answered on the claim form.
- 4. Copy of driver's license if it is a foreign driver, we need a copy of the front and back of the driver's license
- 5. PRDP RSA drivers
- 6. DDC Zimbabwe drivers
- 7. Should the driver be from another country we need equivalent document as the DDC & PRDP, some drivers are required to have a SADC License.
- 8. Copy of ID / Passport for foreign drivers
- 9. Copy of the COF This will be for each item being claimed for e.g. 1xHorse and 2x Trailers as link
- 10. Photos of damages / Incident
- 11. Quotes
- 12. Signed Drivers Statement
- 13. Video Footage should Autotrak be installed in the truck
- 14. TP details
- 15. Photos of the VIN plate
- 16. Licence Disk
- 17. General view / photos of the item all around
- 18. General view / photos of all the wheels
- 19. Clear photos of the damages claiming for
- 20. Clear photos of the interior and millage



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It is a condition precedent to Insurer's liability that in the event of a claim you act as follows

1	In the case of theft or hijack and as soon as the occurrence is known, immediate notification must be given to the VAPS HCV Assist call centre and the VAPS HCV claims department must be notified as soon as possible but not later than 2 working days after the occurrence.
2	Take all reasonable steps to recover the stolen property and to discover the guilty party.
3	Advise VAPS HCV of any claim (other than theft, hijack, or a claim from a third party), as soon as possible from the time of the occurrence that may lead to a claim but not later than 10 working days after the occurrence.
4	Inform the police as soon as possible and in any event no later than 24 (twenty four) hours following the accident or theft of property.
5	Complete a claim form as soon as is reasonably possible and provide VAPS HCV with all material information as requested. The Insurers will be under no obligation to proceed with a claim if you do not provide, in full, the required information.
6	Provide VAPS HCV with material proof, information, sworn declarations and any other documentation that may be required as soon as possible.
7	Provide VAPS HCV with the particulars of any other insurance that covers the same events as any section of your VAPS HCV Policy.
8	Immediately forward to VAPS HCV any notice of a claim, communication, written summons or other legal process issued or commenced against you in connection with the occurrence.
9	Foreign Driver's Licenses – Please ensure all Foreign Drivers have a valid license and PDP. Contact Leigh at Check-your-driver at leigh@check-your-driver.co.za or 084 597 6542 to verify any Driver's license
10	Accident Towing & Mechanical Breakdown Towing VAPS 24/7 Number – 066 251 3044