**INSURANCE CLAIMS GUIDELINES**

**INSTRUCTIONS**

* Complete form [INS03 UCT INSURANCE CLAIM NOTIFICATION](http://web.uct.ac.za/depts/sapweb/forms/ins03.doc) for any incident that may lead to a possible insurance claim.
* A claim form will be sent by the Insurance Office to the relevant UCT department. The department must complete and return the claim form together with *all* relevant documentation to the Insurance Office within

**21 days** of date of incident. If not, Insurers have the right to repudiate your claim.

* If necessary an independent assessor will be appointed, who will in turn be responsible for authorising all repairs/replacements. All documents will be forwarded by the Insurance Office to our insurers for their consideration.
* **Please quote your claim number when raising queries with the Insurance Office.**

**MOTOR FLEET CLAIMS**

**Damage Claims**

**In the event of an accident, the driver or responsible person must:**

* Make a note of the registration number, make and model of all vehicle/s involved and the name/s, address/es and phone number/s of the driver/s (Third Party/s);
* If you have a cell phone, take pictures of the drivers’ driver’s licences and IDs, car registrations, damage to cars and the scene of the accident.
* **Do not admit liability** even if you are atfault;
* Third Party (TP) to contact UCT Insurance Office for claim number and Insurers contact details.
* Report the accident to the South African Police Service (SAPS) within 24 hrs and obtain a case number and INSIST on a copy of the police report (by law you are entitled to this at no cost); and
* Report the accident to the UCT Insurance Office within 3 days of the incident.

***Documentation required***

* Completed claim form.
* 2 quotes for repairs. For vehicles under warranty, one of the quotations must be from the agent’s approved repairer;
* Copy of drivers licence – front and back (enlarged)
* First page of Identity Document; and
* SAPS road accident report.

**Excesses due by department:**

Claimants should be aware that although cover exists in respect of damage to TP vehicles, the following excesses apply:

Damage to UCT/Budget vehicle: R7 500.00

**Write off/Total Loss**

**Documentation required**

In addition to the documentation required under Damage Claims (See above) the following documents are required:

* The original registration and two signed change of ownership documents OR the deregistration certificate.
* All keys to the vehicle.
* A copy of the original purchase invoice and invoices for any extras being claimed, e.g. tow bar.

**Excesses due by department:**

Write offs/ Total loss of UCT/Budget vehicle: R15 000.00

**Theft/Highjack – Vehicle Unrecovered**

**Documentation required**

 In addition to the documentation required under Damage Claims (See above) the following are required:

* All keys to vehicle
* A copy of the original purchase invoice and invoices for any extras being claimed, e.g. tow bar.
* Investigator/SAPS letter – confirming that the vehicle is unrecovered

**Excesses due by department:**

Theft/hijacking of UCT/Budget vehicle: R15 000.00

**BUDGET CLAIMS**

* Only permanent or contract UCT staff & students (UCT renter) who hire Budget vehicles for University business are covered under UCT’s insurance policy.
* **Visitors** may hire Budget vehicles at UCT rates, *but* must take out Budgets insurance. Failure to do so will result in the relevant department being held liable for the full amount of the claim.
* The UCT renter is responsible for checking the vehicle for damages before using the vehicle and before handing the vehicle back to Budget.
* A check-in form will be in the vehicle. The UCT renter must ensure that the check in form indicates any damage on the vehicle at time of receipt. In the event that there is damage and it has not been noted, the renter MUST notify Budget of this before leaving with the vehicle.
* If a staff member damages a Budget vehicle, they must inform the Insurance Office immediately upon their return, so as to avoid the claim being repudiated by our insurers due to late submission.
* The UCT renter is responsible for completing a Budget claim form as soon as it is received from Budget. The completed form is to be sent by the UCT renter to Budget as early as possible, **but not later than 21 days from date of accident.**
* The UCT renter **must** ensure that the rental agreement number appears on the Budget claim form.
* Failure to report any possible damages to the Insurance Office could result in the driver/department being held liable for the full amount due to Budget.

**Excesses due by department – as per** [**Motor Fleet Claims.**](#excesses_due_by_department)

**ASSETS ALL RISKS CLAIMS:**

**Documentation required**

* Completed claim form.
* 2 quotes for each damaged/stolen item;
* Proof of ownership (Suppliers invoice) must be provided for all items **under R 15 000.00**; and
* Proof of ownership **and** a blacklisting letter (obtained from the manufacturer) must be submitted for all laptop claims.



The Insurance Office must be notified if any assets need to be couriered for repair purposes as special cover regarding transport needs to be arranged.

* In the event of a building claim (fire, flood etc), an assessor will be assigned.

**Excesses due by department:**

Theft/accidental damage: R10 000.00

Spoilage under controlled conditions: R25 000.00

**OVERSEAS TRAVEL INSURANCE:**

* A completed [INS02](http://web.uct.ac.za/depts/sapweb/forms/ins02.doc) form must be sent to the Insurance Office 14 days prior to departure/application for visa.
* University travel insurance covers all staff and students travelling on **UCT business**. Students are however charged a premium of R25.00 per day (subject to change).
* Our Insurers, Travel Insurance Consultants (TIC) must to be contacted for the necessary authorisation should a staff member/student fall ill and require medical attention whilst overseas (The TIC contact details can be found on the travel card issued to travellers by the Insurance office).

Where the travel card has been lost the Insurance Office can be approached for a copy.

* Staff members are to notify the Insurance Office of any claim immediately upon their return to South Africa.
* A Claims Pack will be sent to staff/students by the Insurance Office. The claims pack must be **completed in full** and returned, together with all required documents, to the Insurance Office within 21 days of receipt.

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