

HELP US PAY YOUR CLAIM

Here are a few things you can do to ensure that your claim will go through the claims process smoothly:

GENERAL

#01

TELL US ON TIME

Your policy has various important time limits. You have:

- 60 days to notify us of anything you would want to claim for,
- 30 days to provide us with requested documentation, and
- 48 hours to report anything lost /stolen to SAPS.

#02

INSURE YOUR GOODS CORRECTLY

Make sure you understand what cover you have and what is excluded, e.g. comprehensive vs 3rd party fire and theft, including or excluding vehicle hire and exclusion of theft under home contents.

#03

PAY YOUR PREMIUM ON TIME

Your policy is a month-to-month insurance policy; therefore if you didn't pay the premium for the month there will be no cover.

#04

TELL US EXACTLY WHAT HAPPENED

When interacting with us, and particularly when you claim, you need to provide us with true and complete information regarding the incident, claimed items and any other information requested.

#05

TAKE CARE OF YOUR GOODS

You must use all reasonable care and take all reasonable precautions to prevent or minimise loss, damage, death, injury or liability.

VEHICLE

#01

TELL US WHO DRIVES THE VEHICLE MOST OFTEN

The regular driver of the vehicle is the person who drives the vehicle more frequent than any other person. Always ensure you have the correct regular driver of the vehicle noted on your policy.

#02

HAVE YOUR VEHICLE INSPECTED

In order to validate your cover, your vehicle must be inspected. This can be done at any Glasfit or Easyway assessment centre, or online with a self-inspection.

#03

WHEN LAST DID YOU HAVE INSURANCE AND CLAIM?

Your monthly insurance premium is based on how long you have had uninterrupted comprehensive vehicle insurance and when you last claimed for a vehicle accident or stolen vehicle. Please ensure we have the correct details.

#04

WHAT ARE YOU GOING TO USE YOUR VEHICLE FOR?

Should you use your vehicle for “selling, servicing, maintaining or delivery of a product or service” it must be insured for business use in order to ensure you have cover in the event of a claim.

#05

DON'T LET CERTAIN PEOPLE DRIVE YOUR VEHICLE

Based on certain criteria some members of household might not be allowed to drive your vehicle. Check your policy schedule and ensure everyone over the age of 15 living with you is noted on the policy. Also verify if there are any disallowed drivers.

#06

TELL US WHERE YOU PARK YOUR CAR

The daytime and night-time parking of your vehicle influences the rating of your risk and therefore your premium. In order to ensure your cover is not invalid at claims stage, confirm we have the correct details on your policy.

#07

FIT A TRACKING DEVICE IF IT IS A POLICY REQUIREMENT

Your vehicle is rated based on the risk for theft – this guides us in determining the recommended anti-theft requirements. To ensure the safety of your vehicle and that your cover is in order, make sure the anti-theft device fitted to your vehicle is in working order.

NON MOTOR

#01

WE MAY ASK YOU TO PROVE OWNERSHIP OF YOUR GOODS

In order to indemnify you when you claim, we may ask for proof of purchase/quantum of the claimed items. Please ensure you have these available. You are also welcome to e-mail them to us in order for it to be saved to your policy.

#02

ACTIVATE YOUR ALARM AS PER YOUR POLICY REQUIREMENT

Your policy may have an endorsement that requires an alarm to be in working order and activated when your home is unoccupied. Confirm this on your policy and regularly test the alarm system in order to ensure it is working.