

## **SECTION 4: CLAIMS DOCUMENTATION**

### **3.1 Motor Claims**

#### **3.1.1. Comprehensive Covers – Total Loss / Theft**

- Claim form
- Police abstract
- Original log book
- Copy of certificate of incorporation
- Copy PIN certificate
- Certificate of insurance in duplicate
- Transfer of ownership forms signed but not dated
- Copy of the driver's licence
- Spare wheel, jack, tool kit
- Keys (original and duplicate)
- Service records (theft cases)
- Copy of ID both sides, (in cases of individuals)
- Anti Theft Device proof (theft cases)
- Valuation certificate if any was obtained before the loss

#### **3.1.2 Comprehensive Covers – Partial Losses**

- Claim form
- Police abstract
- Estimate of repairs
- Garage where the vehicle can be assessed and repaired
- Excess cheque
- Copy of driver's licence
- Copy of log book
- Copy of note of admission of liability by Third Party, if any
- Third party correspondence unacknowledged (demand letters, summons).

### **3.1.3 Third Party Covers**

- Claim form
- Police abstract
- Excess cheque where applicable.
- Demand letters / summons / intended prosecution note
- Copy of driver's licence

### **3.2 Domestic Package / All Risks**

- Claim form
- Police Abstract
- Purchase and replacement invoices

### **3.3 Group Personal Accident**

#### **3.3.1 Non Fatal Injuries**

- Group Personal Accident claim form
- Medical certificate
- Original and medical bills incurred
- Copies of sick sheets
- Certified copy of payslip for month prior to injury (Note that some, insurers, e.g. Jubilee, ask for payslips for three months prior to the injury).

#### **3.3.2 Fatal Injuries**

- Group Personal Accident Claim form
- Certified copy of payslip for month prior to injury
- Medical bills if any were incurred
- Death Certificate (Original copy for verification and return).
- Copy of ID
- Post mortem report
- Police Abstract in cases of road accident

### **3.4 Work Injury Benefits Act (WIBA)**

#### **3.4.1 Non Fatal Injuries**

- DOSH 1 Parts I, II and III.
- DOSH WIBA FORM IV (In case of Permanent Incapacity / computation).
- Police Abstract – Motor Accident / assault.
- Original medical bills / receipts incurred.
- Sick-Off Sheets.
- Statements of Witnesses / Injured Employee.
- Certified copies of payslips for three (3) months prior to the date of injury (For confirmation that the injured was an employee on the Payroll).

#### **3.4.2 Fatal Injuries**

- All the documents required for non-fatal injuries, PLUS
- Death Certificate (Original copy for verification and return).
- Post mortem Report.
- Copy of national ID Card.
- DOSH WIBA FORM III (Confirms that the death of the employee and also gives details of the cause of death; and also shows that the party who will pursue the payment).

### **3.5 Workmen's Compensation**

#### **3.5.1 Non Fatal Injuries**

- Form LD 104/1 Parts I and II
- Labour Officer's assessment Form LD 180 (Only in cases of permanent incapacity)
- Original medical bills incurred

### **3.5.2 Fatal Injuries**

- Form LD 104/1 Part I
- Form LD 102
- Death Certificate
- Medical Bills if any
- Certificate of dependency

### **3.6 Employer's Liability (Common Law)**

- Form LD 104/1 Parts I and II
- Form LD 180 (only in cases of permanent incapacity)
- Witnesses / Supervisors Statements
- Any correspondence received from the insured or anybody acting on their behalf unanswered (demand letters and/or summons)

### **3.7 Fidelity Guarantee**

- Claim form
- Police abstract
- Advice on dues to the defaulters
- Copies of internal investigation report (auditors)
- Documents in support of the misappropriated funds
- Adherence to referee clause

### **3.8 Money**

- Claim form
- Police Abstract
- Documents in support of the amount lost

### **3.9 Products / Public Liability**

- Claim form
- Correspondence from Third Party unacknowledged (demand letters / summons)

### **3.10 Libel Claims**

- Claim form
- Newspaper cuttings, if any
- Demand letters / summons
- Brief description of circumstances

### **3.11 Burglary**

- Claim form
- Police Abstract
- Purchase / replacement invoices
- In cases of hired guards – insured should pursue recovery from the respective Security Company on the basis that their guard was wither negligent / absent or an accomplice in the theft and furnish us with the relevant correspondence on this aspect.

### **3.12 Fire**

- Claim form
- Police Abstract
- Estimate of damage
- Copies of last valuation done

### **3.13 Industrial All Risks**

- Claim form
- Police Abstract
- Purchase invoices
- Replacement invoices
- Copies of last valuation