



# Have you had a claim?

Having the right Insurance cover, whilst not guaranteeing that your claim will be paid out in full, can certainly assist in getting your claims paid out without undue complications and delays.

Please read the tips below, which might provide some pointers and assistance in helping you with future claims.

## PROPOSAL FORMS

When taking out a new insurance policy, fill in the proposal form completely and supply any other required documentation. Be as transparent and honest as you can, supplying all the information requested especially regarding previous claims. Insurance premiums are influenced by your risk profile and not disclosing all the information will cause problems at claims stage.

## TAKE DUE CARE

Your Insurance policy requires you to take all reasonable steps and precautions to prevent accidents, theft or damage. This would include incidents such as leaving items visible in your car or leaving possessions outside in the garden. It is your duty to maintain your home and keep it in a good condition. For example, gutters must be cleaned regularly and broken roof tiles replaced. If a heavy thunderstorm results in a portion of your roof caving in but the reason is due blocked gutters and lack of maintenance on your roof, your insurer can decline the claim on the grounds that you failed to properly maintain your home.

## MOTOR INSURANCE

Often policies ask for details regarding the use of your vehicle. It is always best to check with your broker how your Insurer differentiates between Private and Business use. Some policies also stipulate a regular driver on your policy – make sure Insurers are aware if you have a recently licenced son/daughter who is driving the vehicle regularly. If you have not declared exactly who is driving the vehicle, this will cause problems if a claim arises.

Reduce the risk of an accident by always ensuring that your vehicle is in a roadworthy condition. Regularly check on tyres and ensure there is always enough tread. Smooth and incorrectly inflated tyres can reduce the tread life of your tyres. Post claim assessments always include checks on the roadworthiness of vehicles.

## VALIDATING YOUR PROPERTY

Every policy has sections that are subject to “Average” so insuring your property for its full replacement value is vital. If you don’t, you might only receive a payout based on the proportion you do insure. This is called ‘Average’.

For example:  
The new replacement value of Sarah’s household contents is R600 000. Sarah insures her contents for R300 000. This is half (50%) of the cost of replacing the contents. Some items are damaged in a small fire and it will cost R100 000 to replace the damaged items. Insurers will pay out half (50%) of the costs of replacing which is: 50% of R100 000 = R50 000 minus any excess

## INSURABLE INTEREST AND PROOF OF VALUE

At the time of a claim, you must be able to prove ownership of the item that you are claiming for, or a financial loss resulting from the event, for Insurers to pay your claim. You must also be able to prove the value of the item for which you are claiming for it to be covered under your policy.

## PAY PREMIUMS PROMPTLY

As cover is subject to payment of the premium, please ensure that premiums are paid by due date.

### FINAL THOUGHTS

Ensure that all captured details on your policy are correct and ask questions if you are unsure of any details.

Read and understand your policy, both in terms of what is covered and what is excluded – or ask your Broker to explain.

Always remember that in terms of your policy, Insurers can, at their option, repair, replace, reinstate or pay you cash for any property lost or damaged.

For more information please contact our office on 031 566 3834 or [info@hwbrokers.co.za](mailto:info@hwbrokers.co.za)