



**Finance Guideline** FND\_Insurance Documentation\_FG001

**Related Form** Insurance Claim Notification [\[INS03\]](#)  
Overseas Travel Insurance [\[INS02\]](#)

**Objective** To provide guidance as to documentation required when notifying UCT of a possible insurance claim, excesses due by a department, and overseas travel insurance.

**Guidelines** [Motor Fleet Claims](#)  
[Bidvest Car Rental Claims](#)  
[All Risks Asset Claims](#)  
[Overseas Travel Insurance](#) (*Staff and students on UCT business only*)

**Procedure for claims**

- Complete form [INS03](#) (Insurance Claim Notification) to notify the UCT Insurance Office of any incident that may lead to a possible insurance claim. If necessary, a claim form will be sent by the UCT Insurance Office to the relevant UCT department.
- The department must complete and return the claim form together with *all* relevant documentation to the UCT Insurance Office within **21 days** of the date of incident. If not, the insurers have the right to repudiate the claim.
- If required, an independent assessor will be appointed by the insurer, who will in turn be responsible for authorising all repairs/replacements. All documents will be forwarded by the UCT Insurance Office to the insurers for their consideration.

**Please quote the claim number when raising queries with the UCT 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);
- Take pictures, if a cell phone camera is available, of the drivers' licences Identity Documents, car registrations, damage to cars and the scene of the accident;
- **Not** admit liability even if you are at fault;
- Inform 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 hours and obtain a case number and INSIST on a copy of the police road accident 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.
- Two quotes for repairs. For vehicles under warranty, one of the quotations must be from the agent's approved repairer;
- Copy of driver's licence – front and back (enlarged)
- First page of ID; and
- SAPS police 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/Bidvest vehicle: R7,500



- **Write off/Total Loss**

**Documentation required**

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

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

**Also required**

All keys to vehicle

**Excesses due by department:**

Write offs/Total loss of UCT/Bidvest vehicle: R15,000

- **Theft/Highjack – Vehicle Unrecovered**

**Documentation required**

In addition to the documentation required for Damage/Write off/Total loss claims (See above) the following is required:

- Investigator/SAPS letter – confirming that the vehicle is unrecovered

**Also required**

All keys to vehicle

**Excesses due by department:**

Theft/hijacking of UCT/Bidvest vehicle: R15,000

**Bidvest Car Rental Claims**

- Only permanent or contract UCT staff members and students (referred to as UCT renters per this guidelines) who hire vehicles from Bidvest Car Rental (referred to as Bidvest per this guideline) for University business, are covered under UCT's insurance policy.
- Visitors may hire Bidvest vehicles at UCT rates, but must take out Bidvest's 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 Bidvest.
- 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 UCT renter MUST notify Bidvest of this before leaving with the vehicle.
- If a UCT renter damages a Bidvest vehicle, they must inform the UCT Insurance Office immediately upon their return, so as to avoid the claim being repudiated by the UCT insurers due to late submission.
- The UCT renter is responsible for completing a Bidvest claim form as soon as it is received from Bidvest. The completed form is to be sent by the UCT renter to Bidvest 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 Bidvest claim form.
- Failure to report any possible damages to the UCT Insurance Office could result in the driver/department being held liable for the full amount due to Bidvest.

**Excesses due by department – as per Motor Fleet Claims above.**



**Assets All Risks  
Claims**

**Documentation required**

- Completed claim form.
- Two quotes for each damaged/stolen item;
- Proof of ownership (suppliers invoice) must be provided for all items under R 15,000; and
- Proof of ownership and a blacklisting letter (obtained from the manufacturer) must be submitted for all laptop claims.

 **Note**

The UCT Insurance Office must be notified:

- if any items need to be couriered for repair purposes as special cover regarding transport needs to be arranged.
- in the event of a building claim (e.g. fire, flood). (An assessor will be assigned by the insurance office).
- where the replacement value of the claim is greater than R15 000.

**Excesses due by department:**

- Theft/accidental damage: R15,000
- Spoilage under controlled conditions: R25,000

**Overseas Travel  
Insurance**

- A completed [INS02](#) (Overseas Travel Insurance) form must be sent to the UCT Insurance Office 14 days prior to departure/application for visa purposes.
- University travel insurance covers all staff members and students travelling on UCT business. Students are however charged a premium of R27 per day (subject to change).
- UCT Insurers, AIG South Africa (AIG) must to be contacted for the necessary authorisation should a staff member/student fall ill and require medical attention whilst overseas (The AIG contact details can be found on the travel card issued to travellers by the UCT Insurance Office).
- Where the travel card has been lost the UCT Insurance Office can be approached for a copy.
- Staff members/students are to notify the UCT Insurance Office of any claim immediately upon their return to South Africa.
- A claims pack will be sent to staff members/students by the UCT Insurance Office. The claims pack must be completed in full and returned, together with all required documents, to the UCT Insurance Office within 21 days of receipt.

**Direct queries to**

[Debbie.Erasmus@uct.ac.za](mailto:Debbie.Erasmus@uct.ac.za)

Tel: 021 650 2204

**Finance guideline  
owner**

Director, Risk, Compliance & Relationship Management, Finance Department

**Approved by  
Updated**

Finance Advisory Group, April 2013

May 2016