Claiming for your damage? Here is what you need to know.

Basic Conditions

When you claim for uninsured damage, it is important to note that certain procedures must be followed. This is done in the interest of fairness and protection of all parties involved, and means that the claim:

- can only be lodged once you have called our Liability Department to notify us of your damage;
- is subject to our own policyholder lodging a claim for the incident;
- depends on the validity and finalisation of our own policyholder's claim; and
- will be processed within approximately 30 days from submission of all required documents.

Required documents

The following supporting documents are required to register your third-party claim:

- The ID or passport of the registered owner of the vehicle. If the vehicle is registered in a business name, please provide the CK registration certificate and business registration number.
- The driver's licence of the person who was driving your vehicle when the accident took place. If the person is a foreign national, please also provide a traffic register certificate.
- A sketch and description of the accident, or a police report, Independent witness information or any evidence taken from the scene (photos or footage, for example) can also be provided.
- Your vehicle's original registration certificate (note: only the registration certificate itself will be accepted – a licence disc is not enough). Should the vehicle still be registered in the previous owner's name, you must provide a copy of the sales agreement and an affidavit from the previous owner stating they sold the vehicle to you.
- A no-claim letter confirmed by your insurance company if you are insured, or an affidavit confirming that your vehicle is not insured (if applicable). The affidavit must be certified by SAPS or a Commissioner of Oaths.
- The registered vehicle owner's banking details, supported by one of the following documents (not older than three months):
    - a letter from your bank confirming the bank account number, or
    - a bank statement that shows the registered vehicle owner's full name and account number.

Assessment

We must assess your vehicle in order to confirm the cost and extent of the damages. It is important to note that we cannot be held responsible for any payments for towing, storage, and release fees. Kindly ensure that all such costs have been paid in full before the arrangements for your assessment are made.

Once we receive all your required documents, an assessor will contact you to explain the next steps. Take note that your vehicle assessment and provision of the requested documents does not guarantee the finalisation of your claim. Assessments take up to 48 hours to reflect on our system. As soon as we receive the assessment, we will be able to investigate and administer your claim.

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Progress updates

You can call us on **011 489 4335** if would like to get an update on the progress of your claim. You can also make arrangements with us to get feedback every two weeks.

Remember that we are here to support you throughout the claims process. If you have any questions, you can get in touch with us at **tp@tihsa.co.za** – please use your claim reference number in the email subject line and on all documents, so that we can easily access your claim.

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