Motor accident claims

2. Claims · https://mjdbrokers.com/knowledge-base/motor-accident-claims/

Motor accident claims

Actions by the insured:

Stop the vehicle immediately

If no fatalities/injuries, then you may remove your vehicle out of harm's way to avoid traffic congestion or further accidents.

If there are fatalities/Injuries, summon the police and ambulance service immediately and do not move any of the vehicles until a police officer authorizes it's removal.

Render all possible assistance and/or first aid procedures that you are capable of rendering to any injured person.

Record all relevant details of the accident, if possible, whilst on the scene and still fresh in your mind – see for template of brief accident details.

Take photographs of all important aspects i.e. Accident scene showing the two vehicles and the point of impact, photos of the third party's vehicle all round and the license disc as well as the driver's license & ID, Photos of your own vehicle's damages

Accidents where you think that persons may have been injured must be reported by the owner/driver directly to the Road Accident Fund (RAF) at P. O. Box 2743, Pretoria, 0001, on the prescribed form, obtainable from any police station, within 14 days. – See note on RAF cover below.

If the vehicle is drivable (NB make sure that there is no water or oil leaking as further driving in this condition could cause engine damage which will not be covered by the policy) then proceed to get a quote from an approved panelbeater

If the vehicle is not drivable then obtain towing assistance from the insurer's 24 hour call centre helpline. You will be responsible for towing charges over R1500 if the insurer's call centre is not used.

Remember that you as the owner of the vehicle is ultimately responsible to get your vehicle to a place of safety and that no further loss/damage is sustained.

Remember to take down full particulars of the other part involved in the accident including make, model & reg number of vehicle, name and contact details of driver and/or owner of the vehicle etc

Give your name and address to any person having reasonable grounds for requiring it – e.g police, person of the other vehicle.

Do not admit liability or responsibility for the accident even if you are at fault. Rather say that you are insured for the accident and that your insurance company will determine the extent of your liability.

Obtain name and contact details of independent witnesses if there are any. Independent witnesses are any person who witnessed the accident who is notnot a passenger in your vehicle or a family member.

Report the accident to the nearest police station within 24 hours from the time of the accident and get the name and reference number of the police station – This is policy as well as a legal requirement

On certain complicated claims you will be requested to obtain a copy of the police report – in term of the Access to info act you are entitled to have access to the report.

Report the accident immediately or as soon as possible to MJD who will notify your insurer accordingly.

Submit the following documentation within 14 days to MJD:

Completed motor accident claim form – Complete form here.

Enlarged copy of driver’s license – both sides

Copy of driver’ s identity document

Copy of approved repairers quotation

Additional docs required for truck claims:

Code 14 Driver’s license and Professional driving permit (PDP)

Certificate of fitness (COF) of truck & trailer

Copy of weighbridge certificate

Additional docs required for total loss/written off vehicles:

Change of ownership form completed by claimant in two fold and signed but not dated

Original registration certificate

Original and duplicate keys of the vehicle (if available)

Vehicle service register

Settlement letter with the finance house if vehicle is still under finance agreement

Copy of the police report

In terms of total loss claims insurer will settle on either replacement (domestic polices only and only if vehicle is less than 12 month old from new registration) or retail or market value (depending on the basis the vehicle was insured)

The vehicle is deemed a total loss if the estimated repair cost exceed 75% of the replacement/retail or market value and this is confirmed by the assessor and repairer.

Betterment may be applied to your claim – e.g tyres – See definitions for explanation on betterment.

Your excess/first amount payable must be paid to repairer on collection of vehicle. This is deducted from the settlement of a total loss claim

A release is to be signed at repairer if you are totally satisfied with repairs or an agreement of loss is issued by the insurer for you to sign in the event of a total loss

Non mechanical parts may be replaced by second hand parts (if available) for vehicles older than one year

Any correspondence received from the Third Party, i.e. a letter of demand, summons etc. must be forwarded, unanswered, immediately on to MJD for further action

Third Party recoveries can take between 3 months to five years to finalise – please be patient!!

Expect a premium increase following your claim due to loss of no claim bonus

The following documents are required in respect of Goods in Transit claims involving heavy commercial vehicles:

Copy of the driver’s license and PrDP – a clear copy is required to enable us to read the expiry dates of both the license and the PrDP.

Copy of the driver’s statement or details of the circumstances of the accident/loss.

Copy of the License & Roadworthy Certificate (COF’s) for the horse and trailer/s.

Copy of the load confirmation and or contract in respect of the transportation of the load. (this would indicate if you are responsible for the insurance of the load whilst the load is in your custody.). If the contract is verbal in nature, please provide a letter stating the terms of the verbal agreement.

Copy of the original delivery note.

Copy of the weigh bridge ticket both in (after the accident) and out (before the accident).

Copy of the supplier’s invoice. (invoice between the owner and his client). We need all the invoices for the whole load.

Copy of the final priced claim against your company.

Details of transport rates as would have been charged if the load was successfully delivered.

Details of the police case number and station where this incident was reported.

Details of recovery costs to recover the load on the scene of the accident.

Copies of any photographs that are available.

Third Party details (if any).

Actions by By the Broker(MJD):

Receive all docs from client

Pass on docs to insurer

Monitor and follow up claim

Compile claims checklist

Actions by the Insurer:

Receive all documentation

Check accuracy and completeness of documentation

Check if cover is in order

Check if premium is up to date

Appoint an assessor to agree and authorize repairs for claims over R2000

Basis of settlemt – May repair, replace, reinstate

Vehicle writing off criteria

May apply betterment

Settlement – AOL/Release from repairer

Recovery actions/TP claimdefence – see annexure below for procedures

Salvage

Delete vehicle/adjust no claim bonus