

#### HEAD OFFICE CFC House

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**Mombasa Branch**  
Social Security House - Mzumbe Road  
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**Nakvasha Branch**  
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Fax: 050 2020467  
Email: info\_nakvasha@heritage.co.ke

**Nanyuki Branch**  
Silver Plaza  
Nyeri/Nanyuki Road,  
P.O. Box 1615 - 10400, Nanyuki  
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**TANZANIA**  
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**Arusha Branch**  
Arusha Services Centre  
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www.heritageinsurance.co.ke



THE HERITAGE INSURANCE  
COMPANY LTD  
Delivery beyond the promise

# Claims Handbook



THE HERITAGE INSURANCE  
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## 1. CHECK LIST FOR MOTOR (OWN DAMAGE) CLAIMS

### a) REPAIRABLE VEHICLES

- i. Completed motor accident report form
- ii. Police abstract report
- iii. Copy of driver's license
- iv. Payment of excess
- v. Assessment report
- vi. Re-assessment report where applicable
- vii. Satisfaction note
- viii. Invoice from the garage and parts purchase receipts/requisition vouchers

### b) WRITE OFFS/THEFTS

- i. Original log book
- ii. Transfer forms (x2)
- iii. Car keys
- iv. Certificate of incorporation/LD Card (copy)
- v. Tool kit, jack and spare wheel
- vi. Driver's license (copy)
- vii. Completed motor accident form
- viii. Police abstract report
- ix. Signed discharge voucher
- x. Original and duplicate certificate of insurance
- xi. PIN/TIN Certificate (copy)

## 2. CHECK LIST FOR PERSONAL ACCIDENT CLAIMS

The following documents are required before a personal accident claim can be settled.

- i. Completed claim form
- ii. A signed medical certificate
- iii. Copy of payslip for the month just before the accident
- iv. Overtime schedule if the element appears on the payslip
- v. A second medical opinion from our Doctor if required by the Company
- vi. In case the accident is fatal: a Death Certificate, a copy of National Identity Card and Police Abstract Report
- vii. Original Medical bills

## 3. CHECK LIST FOR WORK INJURY BENEFITS ACT (WIBA) CLAIMS\*

- i. LD 104 Parts 1 & 2 completed
- ii. LD 180 when PTD is awarded
- iii. Original Medical Bills
- iv. Second medical opinion if required by the company
- v. Additional documents for death claim
- vi. Certified copy of Death Certificate  
Identity card in the event of fatal injury  
Police Abstract Report in case of traffic accident
- vii. Dependency certificate
- viii. Provisional documents  
\* Awaiting guidelines from Minister for Labour following gazette of the **Work Injury Benefits Act 2007**

## 4. CHECK LIST FOR LEGAL AFFAIRS CLAIMS

### a) THIRD PARTY PERSONAL INJURY CLAIMS (MOTOR)

- i. DETAILS FROM INSURED
  - A duly filled motor accident report form
  - Driving license
  - Police abstract
  - Witness statements if any
- ii. FROM THE THIRD PARTY
  - Instructions note
  - Claimant's ID card
  - Police abstract
  - Medical report
- iii. FATAL CLAIM
  - Initial treatment notes/discharge summary
  - Investigations report (if any)
  - Letters of administration
  - Death Certificate
  - Claimant's ID card
  - Proof of income e.g. at least three copies of the deceased's latest pay slips
  - Proof of special damages
  - Proof of dependency



### b) THIRD PARTY MATERIAL DAMAGE CLAIMS

- i. FROM THE INSURED
  - A duly filled motor accident report form
  - Driving license
  - Police abstract
- ii. FROM THE THIRD PARTY
  - Assessors report and invoice
  - Repairs invoice
  - Satisfaction note
  - Police abstract
  - Proof of special damages/payments
  - T.P. driver's statement/sketch plan
  - Car hire agreements for loss of use

## 5. CHECK LIST FOR PROPERTY CLAIMS

- i. FROM THE INSURED
  - A duly filled Claim Form
  - Police Abstract Report
  - Replacement Invoice/Purchase Receipt /Proforma Invoice
  - Statement on the circumstances of the loss
  - Adjusters Final Report
  - Adjusters Fee Note
  - Acceptance of Loss Form/Discharge Voucher
  - Letter forwarding documents to reinsurers
  - Other (specify) .....
- ii. FROM THE THIRD PARTY
  - Assessors report and invoice
  - Repairs invoice
  - Satisfaction note
  - Police abstract
  - Proof of special damages/payments
  - T.P. driver's statement/sketch plan
  - Car hire arguments for loss of use

## 6. CHECK LIST FOR MARINE CLAIMS

- Original Certificate/Cover Note
- Original Bill of Lading/Airway Bill
- Suppliers' Invoice
- Packing List
- Port Examination Voucher
- Import Entry
- Port Release Order
- Defective package Receipt
- Inland Carriers Delivery Receipt Notes at final destination
- Copies of correspondence from our clients/their agents regarding liability exchanged with:
  - Ships Agents
  - Inland Carriers
  - Kenya Ports Authority
  - Kenya Railways

## THE HERITAGE INSURANCE COMPANY LTD PANEL OF GARAGES 2009

NAME	LOCATION	TELEPHONE
ST AUSTINS	NGONG ROAD	387550/5251
CONCORD MOTORS	HURLINGHAM	2720043-6
STANTECH MOTORS	SHIMO LA TEWA RD	530662, 553622
STEPHENS AUTO	YOUNG TRADERS	
ENGINEERING	GODOWN OPP CITY STADIUM	533596, 532602
ACE AUTO CENTRE	GIL GIL ROAD	552938/56, 553655, 551250
AUTOPRINE LTD	OFF LUNGA LUNGA RD	556071/2
4 WHEELER MAINTENANCE	GIGIRI/UNEP AVENUE	57122951
MIDLAND AUTO CARE	BUSIA RD	537124/5/6
MOTOR CARE LTD	LANGATA RD	602482, 606584, 602482
UNITY AUTO GARAGE	KAMPALA RD	556475/9
GARI PANEL BEATERS	LANET CLOSE/LUSAKA RD	536700, 537279/80
BHATTI PANEL BEATERS	CHEPKERIO RD	530471, 555484, 652529



## PLUS ALL MAIN DEALERS

NAME	LOCATION	TELEPHONE
MOTOR MANIA LTD	DUNGA RD	651816
AUTO EVOLUTION	NORTH AIRPORT RD	820315/823507/0722307507
VAAS MOTOR MART	LIKONI RD	650283/4
MOTOR WORLD FAST FIT	OPP CITY STADIUM	555008, 551205/556112
DALEX MOTORS	CHEPKARIO RD	557036/40
SPRAYMASTERS	VILLA FRANCA	536132/558440
J.B MOTORS	POKOMO RD	555525
TOP JOB MOTORS	LIKONI RD	652498/558324
ECHO KENYA	KITILI RD	552464/551084
KEFAUM	NBI WEST OFF LANGATA RD	607002
MOTOR WAYS	BAMBURI RD	650757
CHEQUERED FLAG	NGONG RD KAREN	882627/9
JOGINDER MOTORS	BUTERE RD	551348/9

## PANEL OF WINDSCREEN FITTERS

NAME	PHYSICAL ADDRESS	POSTAL ADDRESS	TELEPHONE
Essajjee Amijee & Sons (River Rd) Ltd	Dar-es-Salaam Road, River Road	Box 17503 - 00500,	535682/3/7 & 227159, 223975
Husseini Glass Kenya Ltd	Town (Kirinyaga Road) Piranha Centre (Wombasa Road)	Box 10170 - 00400	2224017 / 2244916
Concorde Motors Ltd.	Argwings Kodhek Road, Hurlingham	Box 48251 - 00100	2720043/2720046
Unity Auto Garage (NBI) Ltd	Kampala Road, Industrial Area	Box 49652 - 00100	556475/79, 531664
Stephens Auto Engineering Works Ltd.	Factory Road, Opp. City Stadium, Industrial Area	Box 77874	533596 / 535261
Ace Auto Centre Ltd.	Gilgil Road, Off Enterprise Road, Industrial Area		552938 / 552956
St. Austin's Service Station Ltd.	Ngong Road	Box 25053 - 00603	3870011-5 / 6751759