

Claim Documents Checklist

In the event of an accident or loss necessitating a claim on the policy issued by Heritage Insurance Company, please report the same to us, through your Insurance Broker or Agent as applicable, and provide supporting documents as guided below.

1. MOTOR (OWN DAMAGE) CLAIMS

A. Repairable vehicles

- i. Completed motor accident report form
- ii. Police abstract report
- iii. Copy of driver's license
- iv. Copies of Driver's ID and PIN
- v. Payment of excess
- vi. Assessment report & Repair estimates
- vii. Supply of Parts LPO
- viii. Re-inspection report where applicable
- ix. Satisfaction note
- x. Invoice from the garage and Proof of parts purchase

B. Write offs/Thefts

- i. Original log book in the Client's Name
- ii. Evidence of Online Transfer of Ownership to Heritage
- iii. Car keys
- iv. Certificate of incorporation/I.D Card (copies)
- 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 Certificate (copy)

2. PERSONAL ACCIDENT CLAIMS

- 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 Letters of Administration for the next of kin
- vii. Police Abstract Report
- viii. Original Medical bills

3. WORK INJURY BENEFITS ACT (WIBA) CLAIMS*

- i. DOSH Forms completed at Part 1 & 11
- ii. DOSH/WIBA/ Form 4
- iii. Original Medical Bills
- iv. Second medical opinion if required by the company
- v. Certified copy of Death Certificate in the event of fatal injury
- vi. Police Abstract Report in case of traffic accident
Additional documents for death claims
- vii. Dependency certificate
- viii. Death Certificate
- ix. Burial Permit
- x. Copy of the Claimant's ID and PIN

4. LEGAL CLAIMS

A. Third party personal injury claims (motor)

- **Details from insured for the claim file**
 - i. A duly filled motor accident report form
 - ii. Driving license
 - iii. Police abstract
 - iv. Witness statements if any
 - v. Investigations report (if any) – Appointed by Heritage
 - vi. Copies KYC documents – ID, PIN for the Driver
 - vii. 2nd Medical Report by our Doctor for serious Injuries
- **From the third party**
 - i. Instructions note
 - ii. Claimant's ID card
 - iii. Police abstract
 - iv. Medical report – From the claimant's doctor
 - v. Initial treatment notes/discharge summary
 - vi. Proof of Medical Costs

B. Fatal claim

- i. Letters of administration
- ii. Death Certificate
- iii. Claimant's ID card
- iv. Proof of income e.g. at least three copies of the deceased's latest pay slips or bank statements
- v. Proof of special damages
- vi. Proof of dependency
- vii. Instruction Note

5. THIRD PARTY MATERIAL DAMAGE CLAIM

- From the third party
 - i. Police Abstract
 - ii. A Duly Filled Motor Accident Report Form
 - iii. Witness statement and sketch plan
 - iv. Copy of Their Insured's Driver's License
 - v. Copy of Logbook
 - vi. Copy Of Insurance Policy & Schedule
 - vii. Copy Of Claimant's ID
 - viii. Assessors Report And Invoice
 - ix. Photos Of Their Vehicle Before Repairs
 - x. Repairers Invoice
 - xi. Repairs Receipt
 - xii. Re-Inspection Report
 - xiii. Photos Of Their Vehicle After Repairs
 - xiv. Satisfaction Note
 - xv. Proof Of Special Damages/Payments
 - xvi. Payment Vouchers
 - xvii. Car Hire Agreements For Loss Of Use
 - xviii. Letter from their insurers that we deal directly with them
 - xix. Any other relevant documentation

6. PROPERTY CLAIMS

- i. A duly filled Claim Form
- ii. Police Abstract Report
- iii. Replacement Invoice/Purchase Receipt
- iv. Proforma Invoice
- v. Statement on the circumstances of the loss
- vi. Adjusters Final Report
- vii. Adjusters Fee Note
- viii. Acceptance of Loss Form/Discharge Voucher
- ix. Letter forwarding documents to reinsurers

7. MARINE CLAIMS

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

For any clarification, please contact us on:

info@heritage.co.ke or call us on +254 20 278 3000,

0711 039 000 and / or 0734 101 000