

VAPS Insurance Underwriters | Claims Procedure

All new claims are to be sent to claims@vapsinsurance.co.za, from there the claim will be sent to a claims consultant to register and provide the broker / claims handler whom submitted the claim with feedback.

Windscreen Claims

1. Claim Form (VAPS claim form or supplier claim forms), ALL information in the claim form needs to be completed, including the VIN and REG number.
2. Repair/replacement quote
3. Should no quote be received from the broker on a main windscreen claim, we will proceed to appoint an approved service provider.

Vehicle Accident Claims

1. Fully completed claim form, ALL information on the claim form needs to be completed, including the following:
 - Time and date
 - Vehicle / trailer information, including VIN and Reg number
 - Full accident description
 - Alcohol question
 - Police case number
 - Signature of driver and owner / policy holder
 - TP Details
2. Copy of driver's license, front and back.
3. RSA Drivers - PDP / PRDP (Professional Drivers Permit), required when a driver transports goods / passengers. This is also applicable for all truck drivers or any other vehicle over 3500KG
4. Foreign Drivers - DDC (Defensive Drivers Certificate), some drivers are also required to have a SADC license.
5. Copy of ID and Passport for foreign drivers.
6. Photos of damage / Incident.
7. Copy of each item's COF - This will be for each item claimed for e.g. 1x Horse and 2x Trailers as links.
8. Quotes.
9. Signed driver's statement.
10. Video footage (Compulsory with all claims)
11. Tracker report (Compulsory with all claims)

GIT Claims

1. Fully completed claim form, ALL information on the claim form needs to be completed, including the following: (Refer to the Vehicle accident requirement with regards to the fully completed claim form)
2. Copy of driver's license, front and back.
3. RSA Drivers - PDP / PRDP (Professional Drivers Permit), required when a driver transports goods / passengers. This is also applicable for all truck drivers or any other vehicle over 3500KG
4. Foreign Drivers - DDC (Defensive Drivers Certificate), some drivers are also required to have a SADC license.
5. Copy of ID and Passport for foreign drivers.
6. Photos of damage's / Incident.
7. Copy of each item's COF - This will be for each item claimed for e.g. 1x Horse and 2x Trailers as links.
8. Invoices / quotes for the damages to the GIT.
9. Signed driver's statement.
10. Video footage (Compulsory)
11. Load documents / Weigh bridge certificate.
12. Contract of Carriage

Vehicle Theft / Hi-Jack Claims

1. Fully completed claim form, ALL information on the claim form needs to be completed, including the following:
 - Time and date
 - Vehicle / trailer information, including VIN and Reg number
 - Full accident description
 - Alcohol question
 - Police case number
 - Signature of driver and owner / policy holder
 - TP Details
2. Copy of driver's license, front and back.
3. RSA Drivers - PDP / PRDP (Professional Drivers Permit), required when a driver transports goods / passengers. This is also applicable for all truck drivers or any other vehicle over 3500KG
4. Foreign Drivers - DDC (Defensive Drivers Certificate), some drivers are also required to have a SADC license.
5. Copy of ID and Passport for foreign drivers.
6. Tracking / Activation report.
7. Copy of each item's COF - This will be for each item claimed for e.g. 1x Horse and 2x Trailers as links.
8. Settlement letter if the item is still under finance and a paid up letter if the vehicle is no longer financed.
9. The insured would need to de-register the vehicle should the vehicle be paid in full. The finance house will deregister if the vehicle is still financed.
10. We do require that the finance house / broker / insured send us the original documents. The claim can ONLY be settled once VAPS is in receipt of the original documents and if the claim has been approved by the main insurer.

Digital Assessment Claims

1. Fully completed claim form, ALL information on the claim form needs to be completed, including the following:
 - Time and date
 - Vehicle / trailer information, including VIN and Reg number
 - Full accident description
 - Alcohol question
 - Police case number
 - Signature of driver and owner / policy holder
 - TP Details
2. Copy of driver's license, front and back.
3. RSA Drivers - PDP / PRDP (Professional Drivers Permit), required when a driver transports goods / passengers. This is also applicable for all truck drivers or any other vehicle over 3500KG
4. Foreign Drivers - DDC (Defensive Drivers Certificate), some drivers are also required to have a SADC license.
5. Copy of ID and Passport for foreign drivers.
6. Photos of damage's / Incident.
7. Copy of each item's COF - This will be for each item claimed for e.g. 1x Horse and 2x Trailers as links.
8. Quotes.
9. Signed driver's statement.
10. Video footage: Should Autotrak be installed.
11. Photos of the VIN plate.
12. License Disk.
13. General view / photos of the item all around.
14. General view / photos of all the wheels.
15. Clear photos of the damage claimed.
16. Clear photos of the interior and mileage.

It is a condition precedent to Insurer's liability that in the event of a claim you act as follows

1	In the case of theft or hijack and as soon as the occurrence is known, immediate notification must be given to the VAPS HCV Assist call centre and the VAPS HCV claims department must be notified as soon as possible but not later than 2 working days after the occurrence.
2	Take all reasonable steps to recover the stolen property and to discover the guilty party.
3	Advise VAPS HCV of any claim (other than theft, hijack, or a claim from a third party), as soon as possible from the time of the occurrence that may lead to a claim but not later than 10 working days after the occurrence.
4	Inform the police as soon as possible and in any event no later than 24 (twenty-four) hours following the accident or theft of property.
5	Complete a claim form as soon as is reasonably possible and provide VAPS HCV with all material information as requested. The Insurers will be under no obligation to proceed with a claim if you do not provide, in full, the required information.
6	Provide VAPS HCV with material proof, information, sworn declarations and any other documentation that may be required as soon as possible.
7	Provide VAPS HCV with the particulars of any other insurance that covers the same events as any section of your VAPS HCV Policy.
8	Immediately forward to VAPS HCV any notice of a claim, communication, written summons or other legal process issued or commenced against you in connection with the occurrence.
9	Foreign Driver's Licenses – Please ensure all Foreign Drivers have a valid license and PDP. Contact Leigh at Check-your-driver at leigh@check-your-driver.co.za or 084 597 6542 to verify any Driver's license
10	Accident Towing & Mechanical Breakdown Towing VAPS 24/7 Number – 066 251 3044