



WHILE WE ALL WORK FROM HOME!

ISSUE 3

KEEPING CLAIMS PROCESSING AND MANAGEMENT FUNCTIONING DURING THE CRISIS



Fast and efficient resolution of claims is the essential function of an insurance company, and Renasa's contingency plan is now fully operational. Our modified processes are outlined below. Please contact your branch if you have any questions.

CLAIMS INDEX	PG
MOTOR RELATED	1
Vehicle Accident: repairable	1
Vehicle Accident: not repairable	3
Car hire	3
Motor glass claims	4
NON-MOTOR CLAIMS	4

MOTOR RELATED CLAIMS

Vehicle Accident: vehicle is repairable

Vehicle is Drivable:

- Digital assessments can be conducted.
- Physical assessment can be conducted, but only where it is deemed critical and in respect of claims that relate to the performance of essential services.



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- Claim notification, registration, service provider appointment and reporting procedures remain unchanged.
- If assessor appointment is accompanied by photographs and/or a video of the damage, an Audatex report will be compiled and the assessment is conducted digitally or by any other agreed alternative.
- The assessor will assign the particular repair job to a Renasa-approved repairer, conveniently situated for either the insured's residence or place of work.
- The appointed Renasa-approved repairer will acknowledge receipt of the repair work allocated and will contact the insured to arrange a date and time for the repairs. This arrangement will be made as soon as is permitted by law.

Vehicle is Not Drivable:

- Insured to arrange towing through the relevant call centre as per normal protocol.
- Renasa-approved towing service provider will tow the vehicle to the closest Renasa-approved storage facility.
- Claim notification, registration, service provider appointment and reporting procedures remain unchanged.
- Where possible, photographs and/or video will be sent by the Renasa-approved storage provider to the assessor appointed.
- The assessor will, using the photographs and/or a video of the damage, compile an Audatex report and, where possible, assess digitally.
- The assessor will assign the particular repair job to a Renasa-approved repairer, conveniently situated for either the insured's residence or place of work.
- The appointed Renasa-approved repairer will acknowledge receipt of the repair work allocated to it and will contact the insured to arrange a date and time for the repairs. This arrangement will be made as soon as is permitted by law.



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Vehicle Accident: vehicle is uneconomical to repair

- Insured to arrange towing through the relevant call centre as per normal protocol.
- Renasa-approved towing service provider will tow the written off vehicle to the closest Renasa-approved storage facility.
- Claim notification, registration, service provider appointment and reporting procedures remain unchanged.
- Where possible, photographs and/or video will be sent by Renasa-approved storage provider to the assessor appointed.
- The assessor will, using the photographs and/or a video of the damage, compile an Audatex report and confirm that the vehicle is indeed uneconomical to repair.

If a finance house is involved;

- Banks are not issuing settlement letters and licensing offices have locked down.
- As such, where there is a finance component, claim administration on ROC pauses once the assessor has completed the assessment.
- When permitted to by law, the claims technician will engage bank.

If a finance house is not involved;

- The contingency process requires the claims technician to attach a copy of the NATIS document to ROC and to email same to: deidre.selby@renasa.co.za
- ROC updated to allow for payment procedure to commence.
- Renasa will where possible send a courier to collect NATIS from insured.

Car hire

- Per the law, only individuals performing essential services have right of access to a rental vehicle.



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- These rentals will only be dispatched from the following International Airports: OR Tambo, Cape Town and King Shaka. Regardless of where the claimant is, the vehicle will be delivered at no cost.
- *Note please* that Renasa will decide each case on its own merits.
- Please do not drive directly to the airport without first receiving confirmation that a rental vehicle will be issued.
- Except for the above changes in protocol; claim notification, registration, service provider appointment and reporting procedures remain unchanged.

Motor glass claims

- Claim notification, registration, service provider appointment and reporting procedures remain unchanged.
- *Note please* that our glass service providers will operate with limited capacity. Support of vehicles delivering an essential service will take priority.

NON-MOTOR CLAIMS

Claims that do not require the involvement of a service provider

- Claim notification and registration to carry on as normal.
- Claim adjudication time-frames are unaffected.
- Claim payment processes and time-frames are unaffected.

Claims that require the involvement of a service provider

- Select non-motor service providers will be on stand-by if required on new appointments on essential claims submitted.
- Claim notification, registration and service provider appointment to carry on as normal.



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- *Note please:* while the appointment with the insured and/or attendance at the risk address (where applicable) can take place, the sourcing and subsequent replacement of specific items may be problematic until the lockdown is lifted.
- Claim payment processes and time-frames remain unaffected.

Renasa will be closely monitoring the efficacy of these processes and any changes to regulations that may impact on them. We will adjust the processes as necessary and notify you immediately of any changes. Please feel free to contact us at any time if there is anything you need to discuss about these processes.

Stay safe!



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