

FREQUENTLY ASKED QUESTIONS

GENERAL	
Q	What is an Insured Peril?
A	An insured peril is any sudden, unforeseen event specifically listed in the policy wording for which the insurer provides cover. The policy defines an “occurrence” as a series of events arising from a cause for which indemnity is provided as an insured peril. Examples of insured perils include: • Fire, explosion, lightning • Storm, wind, hail, flood, snow, water damage • Earthquake, including those caused by mining operations • Bursting, leaking, or overflowing pipes and tanks • Theft or attempted theft (with required conditions) • Malicious damage (with conditions) • Impact with the property by external forces Each section of cover (Buildings, Contents, Motor, etc.) contains its own list of applicable insured perils (defined events) which are all subject to specific exclusions as stated in the applicable wording.
Q	Within what period must a claim be submitted?
A	If you become aware of an event that has led to a claim or is likely to cause a claim under this policy, you must let us know as soon as you become aware, preferably not more than 30 days after the event. Late notification of claims may result in the claim not being paid and no late notification claims will be considered if the company has not been advised of such claim, in writing, within 180 (one-hundred and eighty) from the date of such incident.
Q	What Can Be Claimed For?
A	A claim may be submitted when insured property suffers accidental, sudden, and unforeseen physical loss or damage caused by one of the insured perils listed in your policy. “Loss or damage” is defined as sudden and unforeseen physical loss or damage to property.
Q	How long does it typically take for a claim to be finalised?
A	Claim turnaround times vary depending on the type, complexity of the claim but most importantly, cooperation from the policy holder coupled with accurate and truthful information.
Q	What documents are required to submit a claim?
A	We will usually require the completed claim form, a copy of the claimants’ ID, a valid driver’s license, incident details, and any available photos of the damage. Additional documents may be requested depending on the circumstances. For more information relating to specific documentation required per claim type, click on the following link Claims - Renasa.
Q	Will my client be updated on the progress of their claim?
A	Yes. Clients receive regular updates telephonically or via email at key stages of the claim. Brokers can also track progress via Renasa’s Online Claims system, ROC.

Q	What happens if my client disagrees with an assessment outcome?
A	They may request a reassessment or provide additional information for reconsideration. Our team will review the claim again and advise on the next steps.

VEHICLE CLAIMS

Q	Who will repair my clients' damaged vehicle?
A	We've expanded our panel of Motor Body Repairers, with specific SLAs and processes to ensure effective and efficient services.
Q	Will clients need to source multiple quotes for repairs?
A	No, our approved assessors will manage the entire process.
Q	How will damage assessments be conducted?
A	If the vehicle is drivable, our assessor will obtain photos from the client to complete the digital assessment. If the vehicle is non-drivable, we will assess it at the towing destination.
Q	How will I know when my client's vehicle has been towed?
A	You'll receive a notification as soon as the vehicle is booked-in at a towing destination after an accident.
Q	What should I do after receiving the notification that my client's vehicle has been towed?
A	You can contact your client to check in, and then start the claim process. Think of it as giving them that special VIP experience.
Q	Will my customer have to pay for the cost of towing the vehicle or the release fees?
A	Clients will not have to pay any towing costs or release fees if they request this service through the relevant assist programme.
Q	Can clients choose their own towing service in an emergency?
A	We strongly recommend using our approved assist programme to avoid unnecessary costs and delays. If an external service is used, the client may be liable for the charges until the claim is validated.
Q	Do I need to load or make payments towards any invoices?
A	If the repair or replacement is handled by any of our approved partners, we will handle the full payment process on your behalf.
Q	Can my clients provide feedback after a repair?
A	Yes. Clients will have the opportunity to provide feedback on the quality of their vehicle repairs, as well as the panel beater's overall service interactions, by completing a digital survey.
Q	Will genuine parts be used for vehicle repairs?

A	Where possible, genuine OEM parts will be used. In certain cases, particularly motor vehicles out of warranty or not subject to a motor plan, high-quality alternative parts may be used if they meet approved safety and performance standards.
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CAR HIRE AND MOBILITY

Q	Which company will provide my client with car hire services?
A	Europcar is our preferred car hire supplier.
Q	Will the process to request rental vehicles change?
A	No. After loading the claim on ROC, our car hire team will manage the process with Europcar.
Q	How long will my client have access to a rental vehicle?
A	The rental duration depends on the policy benefit selected and the repair timeline.

GLASS & WINDSCREEN CLAIMS

Q	Who will repair my clients' glass damage?
A	Glasfit is our preferred supplier for all glass claims and will appear as a primary supplier for all glass appointments, countrywide.
Q	What happens after loading a Glasfit appointment on ROC?
A	Glasfit will allocate the claim to one of their centres. This centre will contact the client within two hours to schedule an appointment for the necessary replacement or repair, at a location most convenient to the client.
Q	How will glass claims be paid to the supplier?
A	If Glasfit has been used to replace or repair the glass, you will not need to load any payment to the glass supplier as this will be automated and allocated to the claim on ROC.
Q	What if Glasfit is unable to provide glass for a particular vehicle or can't service a particular area?
A	In these instances, the claim will immediately be redirected to the Renasa Glass Division, which will then route the instruction to an alternative supplier. You can rest assured that turn around times will be maintained.
Q	Will an excess payment apply to vehicle windscreen replacements?
A	Yes, our standard basic windscreen excess will apply to all vehicle windscreen replacements. No excess will apply to chip repairs. Glasfit is aware that Renasa will explore repairs as a first option, where possible. We'll only opt to replace the glass if the glass is deemed irreparable.
Q	Can clients request mobile glass service at their home or office?

A	Yes. Glasfit offers mobile repairs and replacements nationwide, depending on the nature of the damage and the availability of technicians.
Q	What if additional damage is discovered during a glass replacement?
A	Glasfit will notify us immediately. Any additional work will be reviewed on its own merits. Where appropriate to do so, the additional damage will be considered