



Insurance Documentation

[FG001]

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Insurance Documentation

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Acronyms

BLUU	BLUU Car Rental
SAPS	South African Police Service
TP	Third Party
UCT	University of cape Town

1. Objective

To provide guidance on documentation required when notifying UCT of a possible insurance claim, excesses due by a department, and overseas travel insurance.

2. Procedure for claims

- Complete the [Insurance Claim Notification](#) form to notify the UCT Insurance Office of any incident that may lead to a possible insurance claim. If necessary, a claim form will be sent by the UCT Insurance Office to the relevant UCT department.
- The department must complete and return the claim form together with all relevant documentation to the UCT Insurance Office **21 days after the date of the incident**. If not, the insurers have the right to repudiate the claim.
- If required, an independent assessor will be appointed by the insurer, who will in turn be responsible for authorising all repairs/replacements. All documents will be forwarded by the UCT Insurance Office to the insurers for their consideration.



*Only UCT email addresses are acceptable for any insurance related communications.
Please quote the claim number when raising queries with the UCT Insurance Office.*

2.1 Motor Fleet Claims

2.1.1 Damage Claims

In the event of an accident, the driver or responsible person must:

- Make a note of the registration number, make and model of all vehicle/s involved and the name/s, address/es and phone number/s of the driver/s (Third Party/s).
- Take clear pictures, using your cellphone camera, including the drivers' licenses, Identity documents, car registrations, license disk, damage to cars and the scene of the accident.
- Never admit liability under any circumstances.
- Inform Third Party (TP) to contact UCT Insurance Office for claim number and insurers contact details.
- Report the accident to the South African Police Service (SAPS) within 24 hours and obtain a case number and INSIST on a copy of the police road accident report (by law you are entitled to this at no cost); and
- Report the accident to the UCT Insurance Office within 3 days of the incident.

Documentation required:

- Completed claim form.
- Two quotes for repairs. For vehicles under warranty, one of the quotations must be from the agent's approved repairer.
- Copy of driver's license – front and back (enlarged)
- First page of ID; and
- SAPS police road accident report.

Excesses due by department:

Claimants should be aware that although cover exists in respect of damage to TP vehicles, the following excesses apply:

Description	Excess
Damage to UCT/BLUU vehicle	R 7,565-79
Quadbikes	R 10,088
UCT Shuttle:	
Damage	5% of claim, min R 5,000
Liability to Third Party	5% of claim, min R 10,000
Glass repair/replacement	25% of claim, min R 500

2.1.2 Write off / Total loss.

Documentation required:

In addition to the documentation required for Damage Claims (See above), the following documents are required:

- The original registration and two signed change of ownership documents OR the deregistration certificate.
- A copy of the original purchase invoice and invoices for any extras being claimed, e.g., tow bar.

Also required:

All keys to vehicle

Excesses due by department for write-offs/total loss:

Description	Excess
UCT/BLUU vehicle	R 15,132
UCT Shuttle	5% of claim, min R 10,000

Please Note: Towing limit (3550 per vehicle) and Paladin should be utilised contact number **0860 199 191**

2.1.3 Theft/Highjack – Vehicle Unrecovered

Documentation required:

In addition to the documentation required for Damage/Write off/Total loss claims (See above) the following is required:

- Investigator/SAPS letter – confirming that the vehicle is unrecovered.

Also required:

All keys to vehicles.

Excesses due by department for theft/hijack:

Description	Excess
Theft/hijacking of UCT/BLUU vehicle	R 15,132

2.2 BLUU Car rental claims

- Only permanent or contract UCT staff members and students (referred to as UCT renters per this guidelines) who hire vehicles from BLUU Car Rental (referred to as BLUU per this guideline) for the University business, are covered under UCT's insurance policy.
- Only drivers in possession of a valid driver's licence are authorised to drive a UCT or rental vehicle.
- Visitors may hire BLUU vehicles at UCT rates but must take out BLUU's insurance. Failure to do so will result in the relevant department being held liable for the full amount of the claim.
- The UCT renter is responsible for checking the vehicle for damages before using the vehicle and before handing the vehicle back to BLUU.
- A check-in form will be in the vehicle. The UCT renter must ensure that the check in form indicates any damage on the vehicle at time of receipt. If there is damage, and it has not been noted, the UCT renter MUST notify BLUU of this before leaving with the vehicle.
- If a UCT renter damages a BLUU vehicle, they must inform the UCT Insurance Office immediately upon their return, to avoid the claim being repudiated by the UCT insurers due to late submission.
- The UCT renter is responsible for completing a BLUU claim form as soon as it is received from BLUU. The completed form is to be sent by the UCT renter to BLUU as early as possible, but not later than 21 days from date of accident.
- The UCT renter must ensure that the rental agreement number appears on the BLUU claim form.
- Failure to report any possible damages to the UCT Insurance Office could result in the driver/department being held liable for the full amount due to BLUU.



Excesses due by department – as per Motor Fleet Claims above.

2.3 Assets all risks claims.

Documentation required:

- Completed claim form.
- Two quotes for each damaged/stolen item.
- Proof of ownership (suppliers' invoice) must be provided for all items under R30,000.
- Proof of ownership and a blacklisting letter (obtained from the manufacturer) must be submitted for all laptop claims.

The UCT Insurance Office must be notified:

- if any items need to be couriered for repair purposes, as special cover regarding transport needs to be arranged.
- in the event of a building claim (e.g., fire, flood). (An assessor will be assigned by the insurance office).
- fire losses in respect of dormitories/student residences, canteens, computer /server rooms, record storage facilities, museums/ exhibition facilities, libraries and laboratories attract a different excess amount.
- where the replacement value of the claim is greater than R30,000.

Excesses due by department:

Description	Excess
Theft/accidental damage	Minimum of R 30 000, subject to the total value of the claim
Spoilage under controlled conditions	Minimum of R 30,000, subject to the total value of the claim



In some instances, the insurer may have added a Punitive Non-Contributing Inner Deductible for non-compliance of risk recommendations imposed due to the lack of risk management at some institutions. If the university does not present the insurers with a programme/plan to act on risk recommendations, and a claim occurs on that premises, they will apply the additional deductible of R300,000 per occurrence.

2.4 Overseas travel insurance

- A completed [Overseas Travel Insurance](#) form must be sent to the UCT Insurance Office **14 days prior to departure/application** for visa purposes.
- University travel insurance covers all staff members and students travelling on UCT business. Students are however charged a premium of R35 per day (subject to change).
- UCT Insurers, **AIG South Africa (AIG)** must be contacted for the necessary authorisation should a staff member/student fall ill and require medical attention whilst overseas (The AIG contact details can be found on the travel card issued to travelers by the UCT Insurance Office).
- Where the travel card has been lost the UCT Insurance Office can be approached for a copy.
- Staff members/students are to notify the UCT Insurance Office of any claim immediately upon their return to South Africa.
- A claims pack will be sent to staff members/students by the UCT Insurance Office. The claims form must be completed in full and returned, together with all required documents, to the UCT Insurance Office.

3. Related forms

- Insurance Claim Form [[INS03](#)]
- Overseas Travel Insurance [[INS02](#)]

4. Contact

The Insurance Office must be contacted when more information or clarity is required.

Insurance Office: fnd-ins-comm@uct.ac.za