

Murray Clan

INSURANCE BROKERS (PTY) LTD

Murray Clan Insurance Brokers (Pty) Ltd
121 Milner Road Rondebosch 7700
P.O. Box 32 Rondebosch 7701
Tel: 021 689 2921
Fax: 021 689 2934
email: admin@murrayclan.co.za



Claims Procedures

Claims Reporting, Management and Responsibilities

These notes are intended as a general guide when reporting claims. In all of the policies there are conditions which must be complied with before a claim can be admitted – do not hesitate to contact Murray Clan for an interpretation of cover.

1. [Non-Motor](#)
2. [Theft / Business all risks](#)
3. [Motor Accident](#)
4. [Motor Theft](#)
5. [Glass](#)
6. [Inventory](#)

Non-Motor

1. Losses should be advised by telephone as soon as possible. Any occurrence which may result in a claim should be reported. To assist in keeping adequate records of the total cost of risk, losses falling within any excess or deductible should also be reported. In the latter case, only brief details are required, and not full claims documentation.
2. Complete a claim form and submit to Murray Clan with supporting documents as quickly as possible.

Click on the required form below:
 - **Injury and Illness** ([English](#))
 - [Theft / Business all risks](#)
3. Insurers have the option to repair, replace, reinstate or pay in cash and have the right to assess the loss. Do not repair or replace lost or damaged property without consultation with Risk Benefit Solutions.
4. Never admit liability for any incident and do not negotiate with third parties. Any correspondence received from third parties should be sent to Murray Clan without delay. Do not correspond with third parties unless authorised to do so by Risk Benefit Solutions.
5. In the event of a summons being served, prompt notification must be given to Murray Clan
6. Property which is the subject of any claim is required to be protected from further damage in the same way as reasonable precautions are required to prevent losses.
Minimise the extent of any loss and act as if uninsured.
7. Keep damaged items or salvage for inspection.

8. Notify the Police immediately in the event of death, riot, theft or arson.
9. Late notification of claims will prejudice claims settlement and rights of recovery; meaning that the insurance company could repudiate the claim.
10. Collate circumstances/ facts surrounding the cause of loss.
11. Injuries sustained at work must be reported to the Commissioner for Compensation for Occupational Injuries and Diseases (COID) in addition to advising Murray Clan if the employee is covered by the Group Personal Accident Programme.

Theft / Business All Risks Claim

- Proof of the forcible & violent entry to the vehicle / premises;
- **Quote for replacement or repair;** ([English](#))
- Police case reference number.

Motor Accident Claim

- **Claim Form;** ([English](#))
- Police Case Number and Police station the accident was reported to;
- One Quotation for the repair costs;
- Copy of Drivers Licence;
- Copy of ID Document.

Motor Theft

- **Claim Form;** ([English](#))

Glass

- **Claim Form;** ([English](#))

Responsibilities of the Claims Department

- Murray Clan will assist in formulating the claim.
- Murray Clan will appoint loss adjusters.
- Murray Clan will arrange “interim” payments if appropriate and assist in agreeing settlement with loss adjusters and insurers.
- Murray Clan will maintain a computerised record of all claims.

- Murray Clan will provide comprehensive statistics and analyses of all losses, including those within deductibles and provide claims reports as agreed.