

## How To Claim

### Follow this plan of action

This is an outline on how HCV claims are processed, HCV believes that if you understand the process you will be able to work with our systems, that are designed to give you the best claims experience possible.

## + THE CLAIMS PROCESS

*Note that this is a general indication and may differ from claim to claim.*



Truck is involved in an event



Contact HCV on 0861 022 737 or 0860 869 428, where one of our 24 hour technicians will assist you in ensuring the truck is towed to the nearest place of safety.



To expedite your claim, take photographs of the vehicle's damaged areas and email them to HCV - [claims@hcv.co.za](mailto:claims@hcv.co.za)



Our claim technicians require the following documentation:

- Completed claim form with full description & sketch
- Copy of ID & drivers licence
- Copy of registration document
- SAP case number & name of police station
- Quotation from client's preferred repairer
- Photographs of damages sustained to vehicles
- Details of Third Party if involved in an accident
- Details of witnesses to substantiate policyholders version
- GIT - copies of suppliers invoice/waybill delivery note & transport agreement



We only need one quote from policyholder's preferred supplier.

## + THE DELAYS

*HCV sees challenges to claims again and again.  
We are committed to overcoming them.*



Claim team receives the panel beater quote on cosmetic and structural damages ONLY and refers to Check & Report on things like the engine. You will agree this quote is incomplete.



All panel beaters are automatically authorised to drop the sump and check the bearings on the engine. "Dropping the sump" is not equal to stripping the engine. That can only be done with prior authorisation.

## + ALL SYSTEMS GO

*Once we have all documentation, including the quotation & assessors report, then it's all systems go for 48-hour authorisation.*



The assessor sends us his recommended summary of the claim. Our claims team will authorise the repairs within 48 hours once in receipt of the completed and assessed quote or any other relevant documentation.



The recommended quote is sent to our audit team, who take the below factors into account:

1. The Agreed Value (AV) of the vehicle and the percentage the quote represents of the AV
2. Any quote higher than 60% of the AV will be considered a write-off.
3. You might say 60% is low but panel beaters ALWAYS come back with EXTRAS so if we approve somewhere near the 60% mark we have to be careful that we don't end up paying somewhere near 75% of the value of the vehicle claim.
4. We review all the mark-ups on spares. Most panel beaters are getting excellent part discounts.
5. HCV allows : 25% mark up on new spares on NETT prices, i.e. after discounts  
10% on new cabs  
50% on alternate spares and second hand spares  
Any other variation must be by mutual negotiation



We adjust the quotes if we believe the mark-ups are incorrect. This is done on consultation with the repairer.



HCV are looking for solutions not confrontation.



After the audit is complete, the adjusted authorisation figure before VAT is dispatched to the relevant repairer.



Repairer completes the repairs.

## + AFTER THE REPAIRS

*After the repairer has completed the repairs, HCV performs the following procedures.*

### STEP 1

HCV does not pay the repairer until the client has signed off the repair work. This ensures we have control over comebacks.

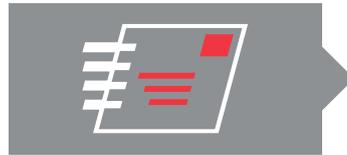
### STEP 2

HCV collects all the material salvage items. We do this to encourage repairers to repair as many cosmetic components as possible, while making as many claim cost-savings. This allows us to keep premiums low.

### STEP 3

HCV often requests the repairer to provide us with proof of Original Equipment Manufacturer (OEM) invoices for the same reason. We understand this causes problems but is one of our single most important steps to contain costs to the benefit of your client.

## CONTACTING HCV CLAIMS TEAM



*To get the fastest service from claims put it in writing. This gives the team the time to refer to the relevant documentation and get back to you armed with everything they need to answer questions.*

Email : [claims@hcv.co.za](mailto:claims@hcv.co.za)

Third Party Claims : [tpclaims@hcv.co.za](mailto:tpclaims@hcv.co.za)

## FAQS

Q Why if the vehicle is a “write-off”, can I not buy back the salvage?

A What use is the vehicle to you if it is a “write-off”? You are being paid out the Agreed Value benefit and we wish to take control of the material salvage items. If you wish to repair the vehicle notwithstanding it is a “write-off”, you will need to re-submit an appropriate quotation and negotiate an amicable settlement from us.

Q Why can't the Assessors authorise repairs?

A HCV's very professional Assessors are consultants and therefore don't control the payments. HCV retain the final authorisation for our account.

Q What should the approval time be?

A HCV is committed to authorising claims in 48-hours after receipt of all the required documentation.

Q How do I get a claim processed really quickly?

A Co-operate all the way with the above systems. Also if you have a claims query, rather send an email to [claims@hcv.co.za](mailto:claims@hcv.co.za)

Q What is the best way to communicate with claims?

A To get the fastest service from claims put in writing. This gives the team the time to refer to relevant documentation and get back to you armed with everything they need to answer your queries. Send an email to [claims@hcv.co.za](mailto:claims@hcv.co.za)

Q Why do we not have a panel of repairers?

A Unfortunately, such a panel allows those who qualify to make HCV endorse and guarantee their work, which we cannot do. HCV believes the general co-operation of repairers precludes us from creating a panel.

Q Why can't brokers appoint Assessors?

A Commercial vehicles are a specialist industry, and we need professional systems to manage the process. Our claims department is centralised and in order to provide swift service, HCV has to maintain control.

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