



CLAIMS

FIRST NOTIFICATION OF LOSS PROCEDURE

UNDERWRITTEN BY

GUARDRISK 
TAILORED RISK SOLUTIONS

A dark-colored car is parked on a street, with a building facade visible in the background. The image is used as a background for the left sidebar.

We have streamlined,
simplified and
standardised our
claims process across
our entire range of
products, ensuring
that we offer clients
the fastest turnaround
times and settlements
with the highest
service levels possible.

CLAIMS TURNAROUND TIMES DASHBOARD

By challenging the status quo in our industry, we believe it is important to be transparent about our claims turn-around times. We have developed and integrated a live real-time claims dashboard that can be viewed by clicking the button below:

LIVE CLAIMS TURNAROUND TIMES: REGISTRATION TO AUTHORISATION

MOTOR CLAIMS

Call centre procedure

IUM 24-hour emergency call centre contact number: 0861 886 886

Required information when contacting the call centre would consist of:

- Policy number and/or policy name;
 - Vehicle registration number;
 - Date of loss;
 - Loss description;
 - Full third-party details where applicable; and
 - Contact details of the driver/policyholder/fleet manager.
- Additional information may be requested by the call centre agent at the time of the call.

Motor damage & theft claims reporting procedure

Claim forms can be obtained on our website:

www.ium.co.za

All new claims should be sent to our claims email:

newclaims@ium.co.za

We require the following information to be submitted:

- Fully completed & signed claim form;
- Full third-party details included where applicable;
- Exact location of the vehicle including contact details of the policyholder/fleet manager; and
- Copy of the driver's license & where required a Prdp/equivalent for all vehicles exceeding > 3500kg GVM.

- Should any additional information be required, this will be requested once a claim has been registered.

Motor windscreens reporting procedure

All new windscreen claims should be sent to our claims administrators:

+27 10 045 3320 | windscreens@ium.co.za

We require the following information (no claim form required):

- Policy number and/or policy name;
- Vehicle registration number;
- Date of loss;
- Loss description;
- Contact details of the policyholder/fleet manager; and
- Should any additional information be required, this will be requested once a claim has been registered.
- Only IUM-approved service providers are to be used.

For **Motor Claims** assistance contact:

Chad Hall | Manager: Motor Claims

+27 10 045 3310 | +27 83 263 5863 | chad@ium.co.za

NON-MOTOR CLAIMS

Call centre procedure

IUM 24-hour emergency call centre contact number: 0861 886 886

Required information when contacting the call centre would consist of:

- Policy number and/or policy name;
- Item description;
- Loss description; and
- Contact details of the policyholder.
- Additional information may be requested by the call centre agent at the time of the call.

Non-motor damage & theft claims reporting procedure

Claim forms can be obtained on our website:

www.ium.co.za

All new claims should be sent to our claims email:

newclaims@ium.co.za





We require the following information to be submitted:

- Fully completed & signed claim form; and
- Contact details of the policyholder/contact person.
- Should any additional information be required, this will be requested once a claim has been registered.

Fast track/all risk claims reporting procedure

**Claims to the value of R50,000 and limited to a maximum of 5 items qualify.*

All new fast track/all risk claims should be sent to our claims administrators:

+27 10 045 3329 | newclaims@ium.co.za

We require the following information:

- Policy number and/or policy name;
- Item description;
- Date of loss;
- Loss description & location of loss; and
- Contact details of the policyholder/contact person.
- Should any additional information be required, this will be requested once a claim has been registered.

For **Non-motor Claims** assistance contact:

Deepesh Govind | Manager: Non-motor Claims

+27 10 045 3445 | +27 76 098 6916 | deepesh@ium.co.za

THIRD-PARTY LIABILITY CLAIMS

Third-party liability claims reporting procedure

All new third-party liability claims should be sent to our claims administrators:

newliabilities@ium.co.za

We require the following information from the third party in order for IUM to validate the merits in order to admit, deny or apportion liability (negligence):

- Sketch and description of the accident;
- All witness statements of the accident;
- All photographs and/or videos relating to the accident;
- Full quantum documentation, including (but not limited to) 2 (two) additional repair quotations in respect of the damages as well as all tax invoices and proof of payments relating to the third party's claim;

- Proof of ownership of the third party's vehicle/s;
- Proof of banking; and
- Letter from the third party's insurer confirming that the third party will not be claiming in terms of an active insurance policy or an affidavit confirming that the vehicle was uninsured on the date of accident (if applicable).
- Where a third party is indeed insured but elects not to claim through their own insurance or where IUM is unsure of the insurance-status of the third party, we submit the third-party claim options letter to the third-party to make an informed decision of the process involved. The letter can be viewed on our website **www.ium.co.za**

For **Third-party liability claims** assistance contact:

Niel van der Merwe | Manager: Legal

+27 10 045 3372 | +27 71 269 3942 | **niel@ium.co.za**





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