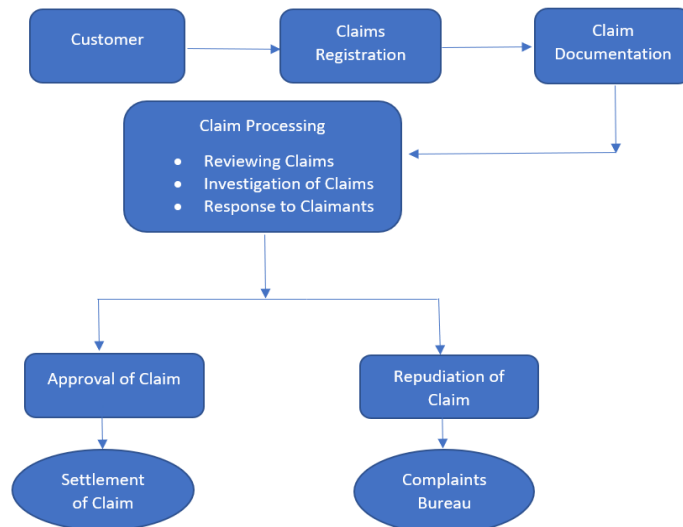


CLAIMS PROCESS TIMELINES

Step No.	Activity	Indicative Timelines
1.	Claim Intimation Claims are notified through emails, telephone calls, letters, and Walk-in Clients.	<ul style="list-style-type: none"> As per policy conditions but not later than 30 days from date of loss.
2.	Claim acknowledgement The acknowledgment will be in form of an email or a letter.	<ul style="list-style-type: none"> Within 24 hours from intimation.
3.	Appointment of loss adjuster/loss assessor	<ul style="list-style-type: none"> Within 24hrs upon receipt of the claim.
4.	Site visit by appointed loss adjuster/assessor	<ul style="list-style-type: none"> Within 12 hours after appointment.
4.	Claim Registration	<ul style="list-style-type: none"> Within 3 working from intimation.
5.	Making settlement offer or communicating repudiation of claim.	<ul style="list-style-type: none"> Within 5 working days upon receipt of loss adjusters report or submission of all required claim supporting documents.
6.	Settling claim	<ul style="list-style-type: none"> Within 5 working days upon receipt of signed discharge vouchers

CLAIMS PROCESS FLOW



DOCUMENTS REQUIRED PER INSURANCE CLASS

Motor Third Party and COMESA

Insured

1. Duly completed claim form.
2. Copy of driving permit.
3. Police report /sketch plan
4. Copy of the logbook.
5. Any Third-Party demand letter unacknowledged
6. Subrogation deed where a Third Party is responsible for the accident.
7. Details of the Third Party and his/her vehicle.
8. Proof of quantum of loss/Damage/injury
9. Copy of the Yellow Card for COMESA claims.
10. Proof of reporting (COMESA claims).

Third Party Claimant

1. Official communication- lodging in a claim.
2. Introduction letter from LC1
3. Police report if not provided by the insured.
4. Medical report and medical bills (if any)
5. Admission/Discharge summary (if available)
6. Passport size photo of the claimant
7. If fatal, copy of death certificate/postmortem report.
8. In fatal cases to identify the claimant, the insurance company will require any of the following documents; • Marriage certificate • Birth certificate
9. Letter from the family appointing the administrator and a letter from LC1 confirming the same.
10. Where there is dispute as to the rightful claimant the insurer will require letters of administration of the deceased estate.

Workers' Compensation Claims Documents.

1. Labour Department forms 31, 35 and 87.
2. Original medical treatment notes from the attending doctor indicating the nature and extent of injuries sustained.
3. Original receipts for the medical bills incurred.
4. Employee's pay slips for the 3 months prior to the injury date.
5. Certified copy of their staff ID card.
6. Medically recommended number of days spent away from duty as a result of the injury (attach the relevant sick leave forms).
7. Photo evidence of the hand clearly showing the affected fingers.
8. Police report in case of road traffic accidents.

Group Personal Accident

1. Attached claim form duly filled, signed and stamped.
2. Original medical treatment notes from the attending doctor on nature and extent of the injuries sustained.
3. Original receipts for the medical bills incurred.
4. Pay slips for the 3 months prior to the injury date.
5. Certified copy of the employee's staff ID card.
6. Advice on the number of medically recommended days off duty as a result of the injuries (attach the relevant sick leave records).
7. Police report in case of road traffic accidents.

Fidelity Guarantee

1. Attached claim form duly executed (attach a detailed breakdown of the claimed amount)
2. Insured's detailed statement on circumstances of loss.
3. Detailed police investigation report on the incident.
4. All documents in support of the lost cash/items (e.g. receipts, payment vouchers, cash movement records etc.)
5. Insured's after loss audit report.
6. Culprit's employment details (incl. application letter, employment contract, dismissal letter, details of their referees etc.)
7. Any other documents deemed necessary to support the claim.

All Risks.

1. Attached claim form duly signed and stamped.
2. Detailed statement on loss circumstances.
3. At least 2 replacement quotations for an item of the same make and specifications.
4. Copies of the purchase invoices and / LPOs for the lost/ damaged items.
5. Pictures of the damaged items.
6. Police report in case of theft.

Fire

1. Attached claim form duly signed and stamped.
2. Detailed statement on circumstances of loss.
3. Police report on the incident/ fire brigade report.
4. Replacement &/or repair quotes for the damaged items.
5. Stock movement records (for loss or damage to stock of goods).

Machinery breakdown

1. Duly filled, signed & stamped claim form.
2. Statement of the Insured on the incident and related proceedings.
3. Your technician's report on the cause and extent of damage including recommendations.
4. Repair &/or replacement quotations (at least 2) from separate service providers.
5. Photographs of damages.
6. Maintenance records for the affected machine.

Burglary

1. Attached claim form duly signed and stamped.
2. Police investigation report on the incident.
3. Insured's detailed statement on the loss circumstances.
4. Letter to the security company holding them liable for the loss (the same should be duly acknowledged received by them).
5. Pictures showing evidence of break in to the premises.
6. Stock movement records (in case items involved are part of stock).
7. Purchase documents for the lost stock.

Motor Vehicle – Own Damage

1. Attached claim form.
2. Pictures of damaged vehicle clearly capturing the registration number and the damages.
3. Valid driver's permit.
4. IOV report.
5. Vehicle logbook.
6. Police report on incident including sketch map.
7. At least 2 repair/repair quotations from separate garages.

Motor Vehicle – Theft

1. Attached claim form
2. Police report
3. Driver's statement recorded at police
4. Copy of logbook and permit
5. Proof of the advertisement notice in Newspapers/Radio announcements.
6. Keys and vehicle logbook (transferred into UAP Old Mutual Insurance names)

Motorcycle – Theft

1. Attached claim form
2. Police report
3. Copy of logbook and permit
4. Newspaper advert announcing the stolen Motorcycle.
5. Original purchase invoice of the stolen motorcycle.
6. Motorcycle keys.

Cash in Transit

1. Attached claim form duly signed and stamped (please attach a breakdown of how the loss amount was arrived at)
2. Police investigation report on the incident.
3. The salesman's detailed statement on the loss circumstances.
4. All documents in support of the lost cash (e.g. goods received notes, purchase and sales documents, receipts, payment vouchers e.t.c)
5. Details of your cash handling procedures.
6. Any other documents deemed necessary to support the claim.

Marine

1. Attached claim form duly filled signed and stamped (should show a breakdown of what is being claimed for).
2. Letter to the transporters holding them liable for the loss duly acknowledged them.
3. Their response to the insured's communication attaching the driver's statement.
4. Police report if there were any incidents along the way to Uganda.
5. Bill of lading.
6. Commercial invoice.
7. Packing list.
8. Delivery notes.
9. Copy of the relevant cover note.

N.B Additional documents may be required as advised by UAP Old Mutual Insurance or the appointed loss adjuster.