ADDSURE
SECTIONAL TITLE INSURANCE SPECIALISTS
AUTHORISED FINANCIAL SERVICES PROVIDER - F.S.P. LICENSE NO.: 15269

CLAIMS PROCEDURE - ABC MEWS

Introduction:

Addsure serves as insurance advisors and facilitates the insurance claim process on behalf of our community scheme clients. There are a few basic concepts and principles to be followed as guided by sectional tile legislation.

Always remember these few points:

- The body corporate remains the insured party. The owner usually has an insurable interest in terms of the policy contract (owners for their respective rights and interest), however, in terms of the Sectional Titles Scheme Management Act (STSMA), the body corporate is the insured as the body corporate must insure the buildings.
- All claim forms should be signed by two trustees or one trustee and the managing agent in terms of prescribed management rule 10 (PMR10). We thus design forms that the owner signs as the witness and in terms of their rights as an owner.
- We suggest that the body corporate (trustees) do not actually approve claims but rather attest to their validity. Trustees should manage claims, and if in disagreement with the claim being submitted, still allow the claim submission, however subject to notes and disclosure by the trustees.
- Owners should not submit claims directly with any insurer, otherwise such claims are technically invalid.
- Geyser claims are the exception where the call centre is used. PMR 31 states that owners are responsible for the repairs, maintenance and if necessary, the replacement of their geysers, thus, it can be argued that geysers should not even be covered. It is thus accepted that owners report their geyser claims to the call centre directly or via the link provided.

Dealing with an Emergency:

After Hours – Burst Geyser or geyser fault:

Contact CIA Assist on 0861 242 911
or via the more convenient link button:

CIA ASSIST LINK

Note – please be aware that the excess for any geyser repair or replacement is required to be paid up front by the owner before any work can commence.

After Hours – Other Claims:

In case of fire, call local fire emergency services or as otherwise advised by the body corporate.

If there is a large claim event after hours, such as a fire, flood, etc. Addsure can be notified by was of the PRIORITY MESSAGE button link.

PRIORITY MESSAGE

GENERAL CLAIM FORM LINK

For plumbing, electrical, and other damages, seek emergency assistance if necessary.
Estate management can provide some references.
Inform trustees/managing agent about the claim as soon as possible.
Claim forms or the claim link is available for easy claim submission.

Reinstatement:

Take immediate steps to address the issue i.e. make safe and prevent further loss or damage.
Do not start with reinstatement or commit until the insurer assesses the loss and if no assessor, gives the “go ahead”.
For example, have a plumber stop the leak and obtain a quote for repair, but wait for insurer authorization before commencing total reinstatement.

Alternative Accommodation:

This is no longer a statutory requirement i.e. there is no legislation stating that this cover needs to be in place. However, Addsure believe that such is good practice.
If premises are uninhabitable, the insurer covers reasonable alternative accommodation costs for the owner. For tenanted properties, the insurer reimburses the property owner for proven loss of rental within policy limits. Alternative accommodation claims of the tenant should be lodged with their own household contents insurer. The body corporate policy is normally designed to protect the owners in a scheme.

Security of Premises:

CIA does provide cover for security guard costs in case of damage to gates, doors, windows, etc.
Immediate repairs may be undertaken, but costs must be reasonable and within the limits stated.

Prevention of Loss:

Prevent further losses (e.g., burst pipes repaired, fires extinguished).
Use discretion for after-hours actions, confirming the next business day.

Business Hours – Submission of Claims:

Download the appropriate claim forms from the web pages.
Submit completed claim forms with supporting documentation to abcscheme@gmail.com and copy in robby@addsure.co.za
Alternately, use ABC's very own claim submission link which automates this process in a few easy steps.

GENERAL CLAIM FORM LINK

CLAIM TEAM MEMBERS

Supporting Documentation:

Submit contractor reports (including confirmation of cause of damage), quotes, invoices, photos of damaged property, and any other relevant documentation.

More information can be found on the Addsure website - blogs

Example of a good article on Claims process:

MORE ABOUT CLAIMS

BACK TO HOME PAGE