

GACHICHIO INSURANCE BROKERS:

CLAIMS PROCEDURE.

CASH IN TRANSIT – MONEY.

- Claim Form.
- Original Police Abstract + Receipt – theft cases.
- Sales Receipt / Purchase receipts.
- Cash Records e.g. Cash Book.
- Banking Statements.
- Expenses Records.
- Any other documents to support the loss.
- Full statements from relevant persons
- Any other records of transactions.

BURGLARY

- Claim Form.
- Original Police Abstract + Receipt
- Purchase documents of stolen items.
- Replacement invoices & receipts of similar stolen items.
- Repair Quotations/ Invoices/ Receipts.
- Stock Records.
- Full statement of circumstances from relevant persons.
- Watchman statement.
- Any other supporting documents.

FIRE

- Claim Form.
- Accounting Records.
- Stock Records.
- Fire Brigade Report.
- Police Abstract Report.
- Replacement cost/Quotation.
- Watchman/guard statement.
- Full statement of circumstances from relevant persons.

DOMESTIC PACKAGE

- Claim form.
- Police Abstract Report – theft cases.
- Purchase receipts/ replacement invoices/ repair receipts.
- Full statement of circumstances from relevant persons

PLATE GLASS

- Completed Claim Form.
- Replacement Invoice / Receipt.
- Full statement of circumstances from relevant persons.

ALL RISKS.

- Claim form
- Replacement Invoice / Receipt
- Full statement of circumstances from relevant persons
- Original Police Abstract – theft cases
- Technician report for damage cases.

PERSONAL ACCIDENT

- Claim Form
- Medical Certificate / Report
- Police Abstract if a road accident or an assault matter
- Original Medical receipts
- Pay-slips for the months prior to the accident
- Medical Investigative documents e.g. x ray reports
- Original Death Certificate – Death Claims
- Post Mortem Report – Death Claims

WIBA

- Duly completed claim form.
- DOSH forms I & IV.
- Copy of current wage-roll
- Sick of Sheets.
- Discharge Summary.
- 3 months' pay slips prior to accident.
- Copy of injured employee's appointment letter.
- Report from Health & Safety Committee if any within the company.
- Copy of the letter notifying the Director of Labor of the incident.
- Medical Reports – X-rays, Lab reports, Certificate, Reports
- Medical Bills Original + ETR Receipts.
- Identification card of the claimant.
- Award on degree of disability from the labour office. i. e Dosh form IV.
- Witness Statement.

EMPLOYERS LIABILITY

- Duly completed claim form
- Third Party Correspondences – Letters from Lawyers unanswered
- Summons.
- Policy Excess Kshs. 25,000/-

GOODS IN TRANSIT

- Claim form.
- Detailed statement of the circumstances surrounding the loss.
- Detailed breakdown of the loss.
- All supporting documents including invoices/ receipts.
- Police abstract for theft cases.
- Details of the goods being ferried.
- Any other supporting documents.

FIDELITY GUARANTEE

- Claim form.
- Police Abstract Report.
- Details of terminal dues owed to the defaulter.
- Referees and reference letters before he was employed.
- Investigation report from insured auditors.

ENGINEERING (ERECTION/ Contractors All Risks/ MACHINERY/ EEI/ DOS)

- Claim form.
- Police Abstract Report – theft matters.
- Meteorological Reports (for claims relating to natural perils e.g. weather, earthquake).
- Bill of Repairs / Replacement.
- Fire Brigade Report – for fire claims.
- Engineers Report.
- Test reports if required by surveyors.

GOLFERS

- Dully filled claim form.
- Repair receipt(if items repairable example golf club)
- Replacement/purchase receipt of new one if not repairable and submit salvage.
- Police abstract in the event of theft of golf kit items.

MOTOR – OWN DAMAGE

- Claim form.
- Police Abstract Report.
- Copy of driver's license.
- Policy excess chq if applicable.
- Copy of logbook in the name of insured.

MOTOR – THEFT

- Claim form.
- Police Abstract Report.
- Copy of driver's license.
- PIN certificate – copy.
- Certificate of Incorporation if insured is a company.
- Original Logbook in the name of insured.
- Transfer forms signed but undated.
- Car Keys.
- National Identity Card – for individuals

MOTOR – WINDSCREEN /THEFT OF RADIO CASSETTE

- Claim form.
- Replacement Invoice / Receipt.
- Police Abstract Report.
- Photographs of the scene.

MARINE

- **Advise of the loss Immediately**
- **Call Insurance Company to appoint a Loss Adjustor Immediately**
- **Forward the following Documents**
- (a) Original certificate or cover note.
- (b) Original or non-negotiable Bill of lading.
- (c) Original invoice and packing specification.
- (d) Port documents.
- (e) Consignment / pre-packing / shipping notes.
- (f) Correspondence exchanged with third parties.

COMPUTERS ALL RISK.

- Advise of the Loss immediately.

- Complete a claim form & send it to us immediately.
- Provide us with estimate cost of repairs in all cases.
- In-case of Theft, inform Police as soon as possible.
- Obtain technician report in cases of damage

IMPORTANT NOTES:

- The above listing is not exhaustive and the insurer may where need be require further information through their representative. Example, investigators or loss adjustors.
- The immediate submission of the claim supporting documents or claim information is highly encouraged to avoid delays in settling the claim.
- If possible we always advise our insured to take photographs of the scene before its disturbed to support the losses.
- The insured has the duty to take measures that reduce/minimize the losses.
- Insured should always be ready to assist the insurer in recovery, investigation of the claim where applicable, adjustment of the loss and insurers advocates in cases where they are pursuing third party responsible for the accident/losses.
- To process the claim, premium must have been cleared.

Our contacts:

Email: claims@gachichio.com or info@gachichio.com.

Tel Nos: 0728 589 999/0799 400 808.