



PRESENTS

## THE CLAIMS PROCESS



### WHAT TO DO WHEN YOU HAVE HAD AN ACCIDENT

It is crucial that the following information is obtained at the accident scene:

- Details of all other vehicles involved in the accident. For example, year, make, model licence plate number and the third party's insurer.
- Name, address, contact number and driver's licence number/TRN for the third party owner and/or driver.
- Details of all persons injured and the damage sustained to the vehicle(s) involved.
- Names, addresses and contact number(s) of witnesses and passengers in the other vehicle(s).
- Take pictures of the vehicles on the scene. It is best to do so before the vehicles are moved from the post accident location. Ensure that the pictures of the accident scene are taken at a wide angle.



Notify the police of the accident within twenty-four (24) hours of its occurrence. Ensure that you collect the Police Reference Slip from the officer which details the name of the Police Station, name and badge number worn by the Officer on Duty.



**876-926-3204**



[gkinfo@gkco.com](mailto:gkinfo@gkco.com)



[www.gk-insurance.com](http://www.gk-insurance.com)

# THE CLAIMS PROCESS

## STEPS FOR REPORTING & MAKING A CLAIM

Your policy condition requires that you must submit the completed Claim Form within thirty (30) days of the accident.

It is vital that the following information is obtained and completed on the Claim Form:

- Name and driver's licence information for the insured's driver at the material time.
- Details of all other vehicles involved in the accident. For example, year, make, model licence plate number and the third party's insurer.
- Name, address, contact number and driver's licence number/TRN for the third party owner and/or driver.
- Details of all persons injured and the damage sustained to the vehicle(s) involved.
- Names, addresses and contact number(s) of witnesses and passengers in the other vehicle(s).
- Completed statement clearly indicating the circumstances in which the accident occurred.
- Ensure that this form is signed by you, the Policyholder and the driver, if you are not the driver at the time of the accident.

Submit pictures and video of the damages to both your vehicle and the third party's vehicle taken at a wide angle. An estimate of repairs will be required but this may be submitted after the Claim Form is presented to the Company.

With specific regards to windscreen/glass claims where such coverage is applicable, obtain the invoice to replace the damaged glass.

You may visit any of our branches and a representative will inspect your vehicle to verify the damage. Otherwise, you may submit pictures of the damaged glass which should also capture the plate number of your vehicle. GKGIC will authorize the replacement of the glass up to the policy limit. Alternatively, the Company will reimburse you for the amount spent for the replacement of the glass, up to the policy limit.

## IMPORTANT CONDITIONS

- 1) All incident must be reported to us in writing within thirty (30) days whether or not you intend to make a claim under your policy.
- 2) Do not accept liability for any accident, offer or make a payment to any person.
- 3) For comprehensive policyholders, your policy is subject to an excess. An excess is the first proportion of the loss, that you are responsible for before the Company is required to provide indemnity in respect of any loss or damage sustained to the insured vehicle.



876-926-3204



gkginfo@gkco.com



www.gk-insurance.com