

HEAD OFFICE CFC House

Mamlaka Road, P.O. Box 30390-00100, Nairobi Kenya
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Fax: 020 2727800
Mobile: 0711-039000, 0734-101000, Email: info@heritage.co.ke

Mombasa Branch
Social Security House - Mzumbe Road
P.O. Box 84886-80100, Mombasa
Tel: 041 - 2224724/2316638
Mobile: 0722-414922
Fax: 041 - 2224725
Email: info_mombasa@heritage.co.ke

Eldoret Branch
Impendi Court
Iganda Road/Walungu Street,
P.O. Box 6120-30100, Eldoret
Tel: 053-2062532
Mobile: 0722-324272
Fax: 053-2031788
Email: info_eldoret@heritage.co.ke

Nakvasha Branch
CFC Heritage House, Moi Road
P.O. Box 1319-20117, Nakvasha
Tel: 050-2020466/673
Mobile: 0721-378680
Fax: 050 2020467
Email: info_nakvasha@heritage.co.ke

Nanyuki Branch
Silver Plaza
Nyeri/Nanyuki Road,
P.O. Box 1615 - 10400, Nanyuki
Tel: 062 - 31915
Mobile: 0711-039000
Fax: 062-31914
Email: info_nanyuki@heritage.co.ke

TANZANIA
Head Office- Dar es Salaam
Oyster Bay Office Complex,
386 Msaani Road, Oyster Bay
P.O. Box 7300, Dar-es-salaam
Tel: +255-22-2664210/2664209
Fax: +255-22-266-4210
Email: info@heritagetanzania.com

Arusha Branch
Arusha Services Centre
Sykes Building, 1st floor
Guliondoi Road
P.O. Box 15261, Arusha
Tel: 027 2509759
Email: heritagear@habari.co.tz

www.heritageinsurance.co.ke



THE HERITAGE INSURANCE
COMPANY LTD
Delivery beyond the promise

Claims Handbook



THE HERITAGE INSURANCE
COMPANY LTD
Delivery beyond the promise



1. CHECK LIST FOR MOTOR (OWN DAMAGE) CLAIMS

a) REPAIRABLE VEHICLES

- Completed motor accident report form
- Police abstract report
- Copy of driver's license
- Payment of excess
- Assessment report
- Re-assessment report where applicable
- Satisfaction note
- Invoice from the garage and parts purchase receipts/requisition vouchers

b) WRITE OFFS/THEFTS

- Original log book
- Transfer forms (x2)
- Car keys
- Certificate of incorporation/LD Card (copy)
- Tool kit, jack and spare wheel
- Driver's license (copy)
- Completed motor accident form
- Police abstract report
- Signed discharge voucher
- Original and duplicate certificate of insurance
- PIN/TIN Certificate (copy)

2. CHECK LIST FOR PERSONAL ACCIDENT CLAIMS

The following documents are required before a personal accident claim can be settled.

- Completed claim form
- A signed medical certificate
- Copy of payslip for the month just before the accident
- Overtime schedule if the element appears on the payslip
- A second medical opinion from our Doctor if required by the Company
- In case the accident is fatal: a Death Certificate, a copy of National Identity Card and Police Abstract Report
- Original Medical bills

3. CHECK LIST FOR WORK INJURY BENEFITS ACT (WIBA) CLAIMS*

- LD 104 Parts 1 & 2 completed
- LD 180 when PTD is awarded
- Original Medical Bills
- Second medical opinion if required by the company
- Additional documents for death claim
- Certified copy of Death Certificate
Identity card in the event of fatal injury
Police Abstract Report in case of traffic accident
- Dependency certificate
- Provisional documents
* Awaiting guidelines from Minister for Labour following gazette of the **Work Injury Benefits Act 2007**

4. CHECK LIST FOR LEGAL AFFAIRS CLAIMS

a) THIRD PARTY PERSONAL INJURY CLAIMS (MOTOR)

- DETAILS FROM INSURED
 - A duly filled motor accident report form
 - Driving license
 - Police abstract
 - Witness statements if any
- FROM THE THIRD PARTY
 - Instructions note
 - Claimant's ID card
 - Police abstract
 - Medical report
- Initial treatment notes/discharge summary
- Investigations report (if any)
- FATAL CLAIM
 - Letters of administration
 - Death Certificate
 - Claimant's ID card
 - Proof of income e.g. at least three copies of the deceased's latest pay slips
 - Proof of special damages
 - Proof of dependency



b) THIRD PARTY MATERIAL DAMAGE CLAIMS

- FROM THE INSURED
 - A duly filled motor accident report form
 - Driving license
 - Police abstract
- FROM THE THIRD PARTY
 - Assessors report and invoice
 - Repairs invoice
 - Satisfaction note
 - Police abstract
 - Proof of special damages/payments
 - T.P. driver's statement/sketch plan
 - Car hire agreements for loss of use

5. CHECK LIST FOR PROPERTY CLAIMS

- FROM THE INSURED
 - A duly filled Claim Form
 - Police Abstract Report
 - Replacement Invoice/Purchase Receipt /Proforma Invoice
 - Statement on the circumstances of the loss
 - Adjusters Final Report
 - Adjusters Fee Note
 - Acceptance of Loss Form/Discharge Voucher
 - Letter forwarding documents to reinsurers
 - Other (specify)
- FROM THE THIRD PARTY
 - Assessors report and invoice
 - Repairs invoice
 - Satisfaction note
 - Police abstract
 - Proof of special damages/payments
 - T.P. driver's statement/sketch plan
 - Car hire arguments for loss of use

6. CHECK LIST FOR MARINE CLAIMS

- Original Certificate/Cover Note
- Original Bill of Lading/Airway Bill
- Suppliers' Invoice
- Packing List
- Port Examination Voucher
- Import Entry
- Port Release Order
- Defective package Receipt
- Inland Carriers Delivery Receipt Notes at final destination
- Copies of correspondence from our clients/their agents regarding liability exchanged with:
 - Ships Agents
 - Inland Carriers
 - Kenya Ports Authority
 - Kenya Railways

THE HERITAGE INSURANCE COMPANY LTD PANEL OF GARAGES 2009

NAME	LOCATION	TELEPHONE
ST AUSTINS	NGONG ROAD	387550/5251
CONCORD MOTORS	HURLINGHAM	2720043-6
STANTECH MOTORS	SHIMO LA TEWA RD	530662, 553622
STEPHENS AUTO	YOUNG TRADERS	
ENGINEERING	GODOWN OPP CITY STADIUM	533596, 532602
ACE AUTO CENTRE	GIL GIL ROAD	552938/56, 553655, 551250
AUTOPRINE LTD	OFF LUNGA LUNGA RD	556071/2
WHEELER MAINTENANCE	GICIRI/UNEP AVENUE	7122951
MIDLAND AUTO CARE	BUSIA RD	537124/5/6
MOTOR CARE LTD	LANGATA RD	602482, 606584, 602482
UNITY AUTO GARAGE	KAMPALA RD	556475/9
GARI PANEL BEATERS	LANET CLOSE/LUSAKA RD	536700, 537279/80
BHATTI PANEL BEATERS	CHEPKERIO RD	530471, 555484, 652529



PLUS ALL MAIN DEALERS

MOTOR MANIA LTD	DUNGA RD	651816
AUTO EVOLUTION	NORTH AIRPORT RD	820315/823507/0722307507
VAAS MOTOR MART	LIKONI RD	650283/4
MOTOR WORLD FAST FIT	OPP CITY STADIUM	555008, 551205/556112
DALEX MOTORS	CHEPKARIO RD	557036/40
SPRAYMASTERS	VILLA FRANCA	536132/558440
J.B MOTORS	POKOMO RD	555525
TOP JOB MOTORS	LIKONI RD	652498/558324
ECHO KENYA	KITILI RD	552464/551084
KEFAUM	NBI WEST OFF LANGATA RD	607002
MOTOR WAYS	BAMBURI RD	650757
CHEQUERED FLAG	NGONG RD KAREN	882627/9
JOGINDER MOTORS	BUTERE RD	551348/9

PANEL OF WINDSCREEN FITTERS

NAME	PHYSICAL ADDRESS	POSTAL ADDRESS	TELEPHONE
Essajee Amijee & Sons (River Rd) Ltd	Dar-es-Salaam Road, River Road	Box 17503 - 00500,	535682/3/7 & 227159, 223975
Hussein Glass Kenya Ltd	Town (Kirinyaga Road) Piranha Centre (Wombasa Road)	Box 10170 - 00400	2224017 / 2244916
Concorde Motors Ltd.	Argwings Kodhek Road, Hurlingham	Box 48251 - 00100	2720043/2720046
Unity Auto Garage (NBI) Ltd	Kampala Road, Industrial Area	Box 49652 - 00100	556475/79, 531664
Stephens Auto Engineering Works Ltd.	Factory Road, Opp. City Stadium, Industrial Area	Box 77874	533596 / 535261
Ace Auto Centre Ltd.	Gilgil Road, Off Enterprise Road, Industrial Area		552938 / 552956
St. Austin's Service Station Ltd.	Ngong Road	Box 25053 - 00603	3870011-5 / 6751759