

Heritage

Insurance Company

A member of  LIBERTY



Domestic Package Claims

FAQ (Frequently Asked Questions)

- 1. Who should fill and sign the claim form?** The claim form must be filled by the insured or at the insured dictation and signed by the insured.
- 2. What are document requirements for lodging a claim?**

The following documents are required:

 - a) Duly completed and signed claim form
 - b) Police Abstract report
 - c) Copy of insured's national identification card or certificate of incorporation/registration
 - d) Copy of Insured's KRA PIN
 - e) Detailed statement of loss occurrence
 - f) Photographs of loss/incidence
 - g) Purchase documents where applicable
 - h) Replacement invoices/receipts
- 3. Claim process:** Registration, review of documentation and claim quantum, appointment of service provider as where necessary, communication on claim consideration/settlement.
- 4. Why do we assess a loss forming subject of a claim?**

We assess the loss to:

 - a) Obtain expert opinion on extent of the damage
 - b) Determine the quantum of damage in conjunction with experts i.e. mason, specialist professional/contractor
 - c) To provide the basis of compensation to insured
 - d) To advise the insured on measures to be taken to reduce chances of a similar loss occurring in future
- 5. Why investigate a claim?** We investigate the circumstances surrounding a loss to clarify among others:
 - a) Circumstances of the loss
 - b) Establish condition of the building or risk insured
 - c) Ascertain the extent of damage
 - d) Establish third party/ies involved in the loss if any
- 6. What is the duration of investigation?** Investigations can take any length of time starting from 21 (twenty-one) working days subject to provision of documents required to process the claim, availability of person(s) required to be interviewed for corroboration of the claim. However, each claim is unique, and one investigation can take longer than the other.
- 7. After the loss assessment, what are the next steps?** The loss adjuster prepares their report and shares it with Heritage for further analysis prior to issuing the settlement offer

8. Brief Explainer on:

- **What is a policy excess?** This is the first amount of claim which the client is supposed to pay for a claim to be paid by the insurer. The amount is usually a percentage (%) (or a stated amount) of item sum insured. Under this policy there are various excess applicable under each section as indicated below or in the policy document:
 - a) Earthquake: 2.5% of the sum insured minimum Kshs. 5,000,000/=
 - b) Wind, storm or tempest: Kshs. 10,000/= for each and every loss
 - c) Contents and all risks: 10% minimum 10,000/=
 - d) WIBA: Kshs. 5,000/= for each and every claim
- **Why a current jewellery valuation is vital for claim processing?** Genuine jewellery does not depreciate in value. Jewellery valuation is important so as not to under or over insure the item as well as to eliminate dispute on claim offer amount. A valuation must be obtained from a recognised and professional jewellery valuer.
- **What is accidental damage?** This refers to loss that has resulted from an unfortunate event or condition occurrence that's beyond the insureds control and caused without malice intent.
 - The Domestic Package Policy covers losses under section B for only specific listed causes/perils.
 - We recommend that insured familiarises themselves with these listed perils
- **Application of depreciation:** Depreciation is the portion that the insured bears that is proportionate to age and usage of the item. The rate at which items depreciate differs/varies depending on usage e.g. a phone will depreciate much faster than a microwave thus a higher percentage applicable applies at claims for the phone.
- **Over-insurance under building section:** In case the building is insured for a value that is more than the market value, Heritage will settle the claim based on the current market value of the building where as under insurance is when a building is insured at a value lower than its actual current market value. In this instance, Heritage will settle the claim based on the sum insured as the remaining value portion it is considered as self-insured.

- **Territorial limits under the policy:** As provided for by the policy, the geographical area covered is either Kenya or worldwide, or as otherwise provided in the policy. For the building, we cover a specific land registration number and location; and for contents cover the territory is where the building is located.

9. How long does it take for a claim to be paid out to the customer? It takes 7 (seven) working days to process the claim payment subject to fulfilment of all requirements as indicated in the offer letter.

10. What are our general service standards?

- Response to email correspondences: Emails: Same day
- Acknowledgement of claim notification: Same day
- Response to correspondences: Physical Letters/ correspondences: within 7 working days
- Acknowledgement of complaint notification: Same day
- Resolution of customer complaints: Within 3 days
- Answering of telephone calls: immediately or by the 3rd ring

11. Claim declinature.

a) How is a claim declinature communicated to the customer? We are cognisant that a claim may fall short in meeting policy terms and conditions. When this occurs, we formally send a claim declinature letter to insured or their intermediary. The declinature letter clearly states the basis of our decision.

b) Why is a claim declined? Heritage may decline a claim as this is provided under policy exceptions as well as provided under principles governing insurance contract. A claim may be declined for many reasons including breach of the attaching policy terms and conditions, if the loss falls outside the scope of the cover in place, breach of the principles governing insurance etc

12. What is required for liability claims to be taken up by Heritage? Liability claims requires the claimant to provide proof of negligence by insured.

Legal Claims

1. **What are the document requirements for processing legal based claims?** Below are our document requirements:

Third party personal injury claims

- **Details from insured:** Duly filled accident claim form, copies of insured's national identification card and KRA PIN, police abstract report and witness statement (if available)
- **From the third party:** Instructions note, claimant's national identification card, police abstract, medical report, initial treatment notes or discharge summary and investigation report (if available)
- **Fatal claim:** letters of administration, death certificate, claimant national identification card, proof of income e.g. at least 3 copies of the deceased's latest payslip if applicable, proof of special damages and dependency.

2. **On receipt of legal notice and summons, what action does a customer take?** It is important NOT to answer the summons and to forward the summons immediately to Heritage.

3. **What makes a third party claim admissible?** For us to process a third party claim, there must be sufficient proof of legal liability against our insured. Legal liability refers to factual evidence of negligence against our insured.

4. **Why pay third party claims?** This is because the policy cover we issue includes these nature of losses.

5. **Why is it important to notify Heritage of a claim as well as timely claim documentation?** The policy requires the insured to inform Heritage immediately an incidence arises that may lead to a claim. Timely claim notification and documentation enables us to process a claim without delay.

6. **What are our service commitments in matters touching on third party claim.**

- Forwarding summons: Immediately or within 2 days
- Responding to Demand letters: within 8 days
- Responding to Hearing notices: within 5 days
- Claim updates: within 5 days
- Request for claim documents and third-party policy excess: within 10 days
- Forwarding verifying affidavits and witness statements: within 2 days
- Referring client for second medical examination: within 3 days
- Response to demand letter by a third party: within 7 days

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