CLAIM'S PHILOSOPHY

At LIIB, our claims philosophy reflects our unwavering commitment to providing a fair, consistent, and empathetic claims experience for all claimants and brokers. Guided by our core values — **Integrity, Service, Teamwork, Accountability, and Trust** — we ensure a universal and consistent claims approach across all divisions and business units.
Our goal is to process all valid claims promptly and transparently, adhering to professional and industry-standard evaluation principles while fostering trust and long-term relationships.
In so doing, we aim to:

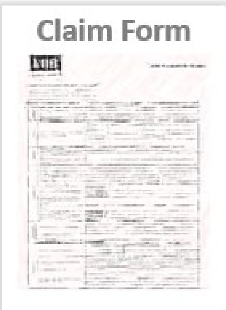
- Be empathetic and sympathetic toward the claimant.
- Treat the claimant with dignity and respect, recognizing that they may have endured a traumatic experience.
- Simplify the claims process to minimize unnecessary complexity.
- Maintain regular, clear, and professional communication with the claimant throughout the process.
- Evaluate any breach of policy conditions (excluding fraud) based on materiality and consider whether the breach has prejudiced LIIB's rights, such as premium or recovery position.
- Be firm in addressing any fraud, deliberate misrepresentation, or withholding of material information.

By aligning our claims philosophy with our values, LIIB ensures a seamless and supportive claims process that promotes fairness, transparency, and professionalism across all interactions.

CLAIM NOTIFICATION FOR ALL CLAIMS

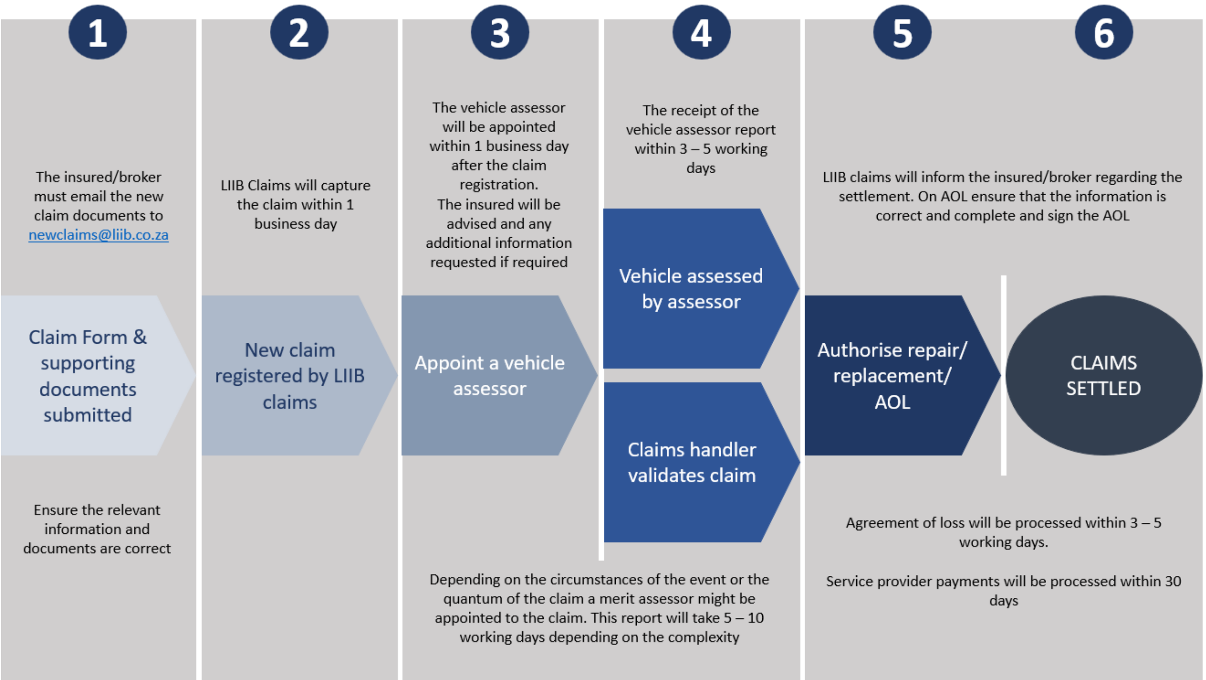
Here is the **BASIC** process to get your claim registered and processed. Note that there may be additional requests for information during this process.
An assessor might be appointed to confirm the damage to the item, and in some cases, a loss adjustor/investigator may also be appointed.

1. Download the claim form: https://www.liib.co.za/ complete the claim form as fully as possible and ensure it is signed.
2. Ensure the incident is reported to the SAPS within 24-48 hours if applicable.
3. Please submit all new claim forms and documents to newclaims@liib.co.za



Completing the claim form fully and signing it ensures that all necessary details are provided for accurate assessment and processing of the claim. It also serves as a formal declaration of the information's accuracy, helping to avoid delays and ensuring compliance with policy terms.

MOTOR CLAIMS



REPORTING A ROAD ACCIDENT TO THE POLICE

Under the National Road Traffic Act, a driver involved in a road accident that seriously injured anyone must report the accident to the police within 2 hours, or if unable to do this due to injuries as soon as is reasonably possible.

- You can make a report at the accident scene or, in person, to any police or traffic department. You'll need to present your driver's license when doing this.
- Minor vehicle accidents can be reported online: https://online.natis.gov.za/crash/#/onlineCrashReport
- All hijack and theft-related incidents must be reported in person at the nearest police station.

Important: *If you're involved in a motor vehicle accident, never admit guilt to the third party or their insurer. Instead, refer them to us immediately so we can assist with negotiations on your behalf. This process, called subrogation, allows your insurer to act in your best interest.*

To strengthen your case and potentially recover damages to your vehicle, gather as much information as possible at the scene, including:

- *Details of all parties involved (names, contact information, vehicle registration).*
- *Photos of the accident scene, vehicles, and damages.*
- *Contact details of any witnesses.*

Your prompt action and accurate information will help us protect your rights and achieve the best possible outcome.

MOTOR ACCIDENT CLAIMS

Supporting claims documents required:

- Accident Report (AR) from the police station
- Photos of the accident and damage to the vehicle
- Clear copy of the driver's license
- Clear copy of the driver's ID
- Copy of the driver's learner license as well as the accompanying passenger's
- Driver's license – if applicable
- Copy of the driver's professional driving permit (PrDP) - if applicable
- International driving permit (The permit must be translated into English if the permit was issued in any other language) – if applicable

Please note that the supporting documents may follow after submitting your claims form.



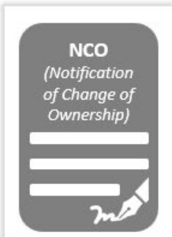
ADDITIONAL INFORMATION FOR A TOTAL LOSS

If the insured is registered in an individual's name:

- A copy of the vehicle registration document
- The hire purchase settlement letter from the bank – if financed
- Vehicle keys and spare keys

If the vehicle is registered in a company name:

- Proxy letter/details on company letterhead
- NCO (notification of change of ownership) form to be completed and signed – if not financed
- A copy of the ID of Proxy

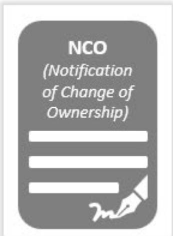



MOTOR THEFT/HIJACK

Supporting claims documents required:

- The hire purchase settlement letter from the bank – if financed
- A copy of the vehicle registration documents
- Original deregistration document with the status stolen – if not financed
- NCO (notification of change of ownership) form to be completed and signed – if not financed
- A clear copy of the owner's ID
- Tracking activation report – if applicable
- Vehicle keys and spare keys

Please note that the supporting documents may follow after submitting your claims form


VEHICLE UNECONOMICAL TO REPAIR OR UNRECOVERABLE

A copy of the required documents must first be emailed to the relevant claims consultant to prepare the agreement of loss (AOL).

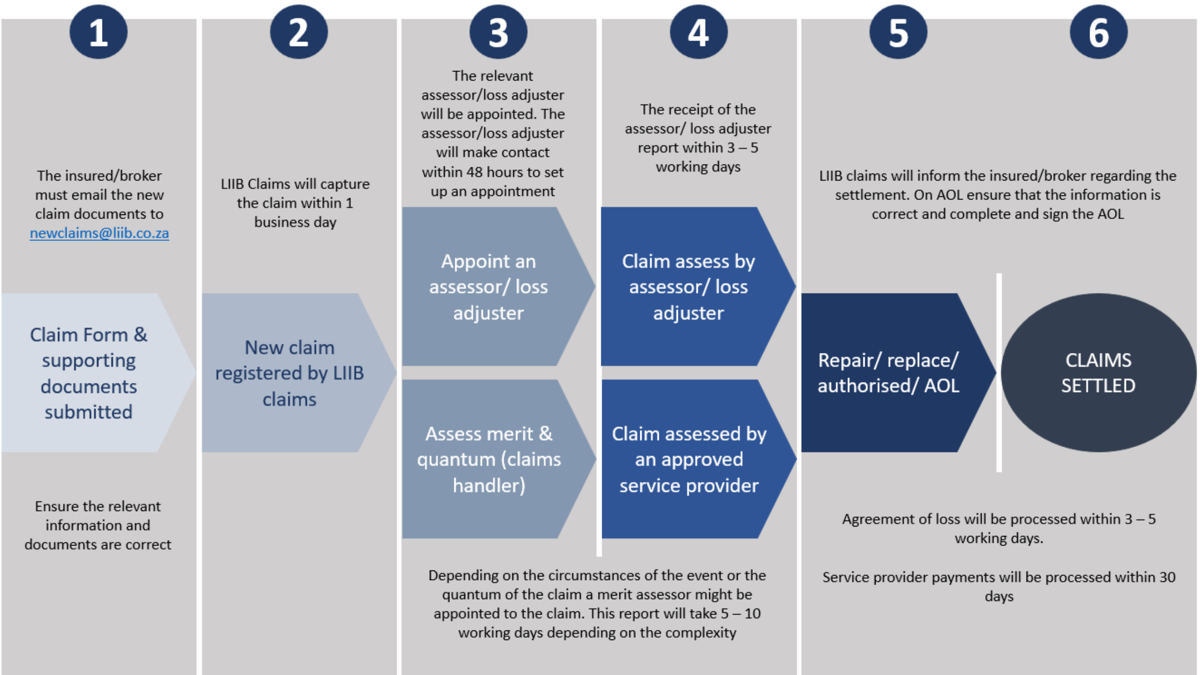
- Once we confirm that the documents are correct, we will email you the address where the original documents must be delivered.
- Payment will be processed once LIIB claims receive the original documents.

Note: *Recovered vehicles*
The stolen/hijacked vehicle will be listed as stolen, which prevents it from being registered until its status is updated.

If your vehicle is recovered after your claim has been paid out and settled, it is important to assist LIIB and the insurer in identifying the vehicle.
This ensures the recovered vehicle can be verified against records and its status updated appropriately.

Your cooperation helps resolve the matter efficiently and ensures all necessary steps are completed to update the vehicle's status. For any assistance, please contact us directly.

NON-MOTOR CLAIMS

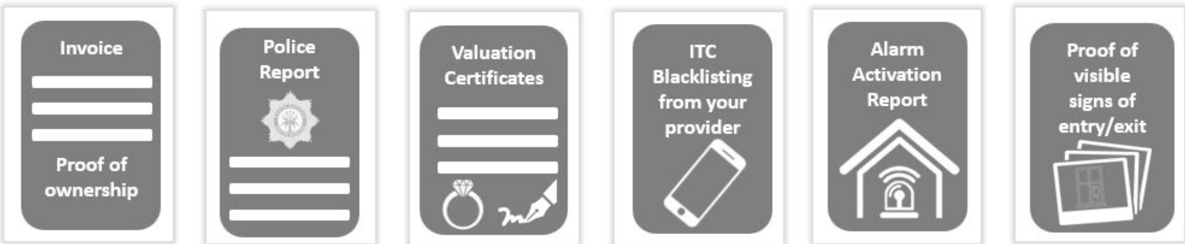


NON-MOTOR THEFT/LOSS CLAIMS

Supporting claims documents required:

- Invoice (proof of ownership)
- Police Report
- Valuation Certificates
- ITC blacklisting from your provider (for cellular phones)
- Alarm Activation Report
- Proof of visible signs of entry/exit

Please note that the supporting documents may follow after submitting your claims form.



www.liib.co.za
(011) 483 1802
newclaims@liib.co.za

NON-MOTOR DAMAGED ITEM CLAIMS

Supporting claims documents required:

- Make item available for inspection
- Damage Report
- Repair/replacement quotation

Please note that the supporting documents may follow after submitting your claims form.