

Steps to follow when submitting a Property claim for consideration

- ◆ You can access our website at www.tenetinsurance.com to download a copy of our claim form. Simply click on the 'Claims' tab and select the appropriate option.
- ◆ Alternatively, you can notify the Company at our offices, through your agent or broker or via email at claimsreport@tenetinsurance.com and request a claim form to be posted to you.
- ◆ You should always notify the Company of a claim as soon as possible and in any event within the notification period stated in the policy documents. Failure to do so may result in further and aggravated damage to the insured property or deny the Company the opportunity to attempt to mitigate the loss or prejudice our position as far as recovery is concerned. Should this happen, the Company may reserve our rights and decline to consider your claim.
- ◆ Complete the claim form as accurately as you can and return the form to us *within the stipulated time frames* stated in your policy conditions. **Please note that submission of the claim form will be treated as your making a claim under your policy.**
- ◆ Take all reasonable steps to minimize the extent of loss or damage. If possible, take photographs to show the extent of damages.
- ◆ Do not dispose of, repair, reinstate, alter or in anyway interfere with the damaged items or the evidence as to the cause of loss or damage, except with our consent or that of our appointed loss adjusters.
- ◆ If a criminal act such as fraud, bodily assault, theft, robbery or fidelity is involved, please make a police report. A copy of the police report must be extended to us.
- ◆ Record the particulars of the witnesses (if any).
- ◆ Retain and submit all original invoices, bills and any other documents to substantiate your claim.
- ◆ We may appoint service providers when necessary to conduct an investigation into the occurrence. Should we do so, we will keep you informed of our appointed service provider's details. Please co-operate fully with the adjuster or investigator and provide all necessary information in a timely manner to ensure that we may respond to you as soon as possible.

Important Notice

If you have made any false or fraudulent statements or suppressed concealed or falsely stated any material fact whatsoever, your claim may be refused.

Important points to note (please peruse your policy for detailed wordings)

Contribution

If you have any other insurance covering the property damaged or lost you should declare this to the Company. The Company shall not pay or contribute more than its ratable proportion of the loss.

Average

If the value of the insured property is actually higher than the amount insured in the policy at the time of loss, the Company will only pay a ratable proportion of the loss up to the insured value and you will have to bear the remaining loss on your own. Every item, if more than one, shall be separately subject to this condition.

You should therefore make sure that you have put in an adequate sum insured for your property and should at the least review your sum insured upon every policy renewal. The onus of ensuring an accurate sum insured shall rest on you.

Depreciation

The amount to be settled will take into consideration proper allowance for wear, tear or depreciation.

Subrogation

If the loss of damage to the insured property is caused by a third party's action the Company will have a right of recovery against the third party. In these instances, you shall co-operate with the Company as required in order that we may enforce our recovery rights.

Duty of Care

You should always act as if uninsured and take all reasonable care to maintain and keep the insured property in a proper state of repair and take all reasonable precautions to prevent accidental loss or damage to the property insured. You should

What documents do I need to submit?

This will vary from case to case and will also depend on the circumstances of the claim, but common documents to be submitted as applicable include:

- ◆ Fully completed claim form
- ◆ Police report
- ◆ Any original receipts or invoices to evidence payment
- ◆ Any other documents to substantiate your claim