

REQUIRED DOCUMENTS FOR CLAIMS SUBMISSION

MINIMUM DOCUMENTATION AT REGISTRATION



1. Claim Form and/or Statement of Events

A brief description covering:

- What was damaged?
- How did the loss occur?
- Where and when did the incident take place?
- Why did the protest/strike/riot occur? Context behind the event.

Additional Notes:

- A report from a motor assessor, loss adjuster, or investigator is acceptable as sufficient documentation
- For direct insurers, a screenshot showing loss details is permissible.



2. Agent Company Policy Schedule

- Must correspond with the date of loss. (e.g, if the loss occurred on June 17, 2025, the schedule should reflect June 2025 coverage)



3. Premium Payment Proof

- Must show the insured as the payee and be for the correct period.
- Group Schemes: Provide a detailed Bordereaux payment breakdown of individual insured members
- If premiums are forwarded after 45 days, proof of payment to the broker for the loss month is required.



4. Sasria Coupon/Policy



5. Fleet List and Specifications (Motor Claims Only)

- Must match the correct insurance period and business class (e.g, Motor, Fire)

CLAIM DOCUMENTATION (MERIT & QUANTUM DOCUMENTATION)



1. Media Article - All Claims

- A verifiable video or article from reputable news outlets, whether online or on social media, that provides detailed context and confirms the occurrence of a Sasria event.



2. SAPS Report - All Claims

- A formal police statement verifying the event and its circumstances.
- Affidavits are not acceptable.



3. Repair Documentation (Claims R50k and below)

- A minimum of two (2) repair quotations must be submitted on claims below R50K (Quotes will be submitted by an assessor/ Loss adjuster for claims above 50k).



4. Proof of Damages (Claims below R50k)

- Proof of damages must be submitted in the form of photographs

MOTOR CLAIMS



1. Assessor Report (Motor Claims above R50k)

- An assessor's report must be submitted for claims above R50K



2. Investigator's report (Motor Claims above R250 k)

- Investigator's report must be submitted with comments (merit, details surrounding loss, proof of riots, interviews conducted, etc.)
- Investigator's report is in addition to the assessor report

NON-MOTOR CLAIMS



1. Loss Adjuster Report

- Claims over R50k require a Loss Adjuster's report, including comments on merit, details surrounding the loss, proof of riots, interviews conducted, etc.

- Agent Companies can appoint a Loss Adjuster for claims between R50k and R1 million without consulting Sasria (utilization of the Sasria LA Panel is encouraged)
- Claims above R1 million must be handled by a Sasria-approved Loss Adjuster from the Panel. For these claims, no Loss Adjuster can be appointed without Sasria's approval.

OTHER DOCUMENTATION

Additional Documentation

- Must match the correct insurance period and business class
(e.g, Motor, Fire)

Submit all required documents as soon as possible to avoid delays