



Please take note of the following procedures and requirements that needs to be followed in the event of a claim:

A) PROCEDURES:

1. The insured shall notify Wildswinkel Versekering Makelaars by telephone or email within 48 hours after becoming aware of a mortality on an insured animal. Email: claims@wildswinkelversekering.co.za
2. The insured shall take photos of the carcass as it was found in the veld proving successful identification of the insured animal.
3. The insured shall immediately arrange for a qualified wildlife veterinary surgeon to conduct an autopsy examination or post mortem of the insured animal/s.
4. The insured shall take all reasonable steps possible to keep the carcass in cold storage until the veterinary surgeon has attended to the case.
5. The insured shall get written permission from Wildswinkel Versekering Makelaars to destroy the carcass after the post mortem has been performed.
6. The insured shall within 48 hours after becoming aware of a mortality on an insured animal, complete the official Claim Form and send it via email, together with the photos of the carcass to Wildswinkel Versekering Makelaars.
7. The insured shall immediately after receiving the post mortem report, send it via email to Wildswinkel Versekering Makelaars.

B) REQUIREMENTS:

1. Completed claim form
2. Post mortem report
3. Blood smear sample if required
4. Photos of the carcass proving identity
5. Confirmation of microchip or tag number
6. Original veterinary certificate of health
7. Purchase Invoice if relevant

C) IMMEDIATE REPUDIATIONS:

1. Non-payment of policy premium
2. No carcass
3. No identification on carcass (Microchip, Tag or DNA)
4. No post mortem report



D) GENERAL CONDITIONS:

1. No claim shall be payable after the expiry date as stated on the Policy Schedule.
2. Wildswinkel Versekering Makelaars reserves the right to move the carcass to Onderstepoort or any other facility for further testing.
3. Wildswinkel Versekering Makelaars holds the right to appoint an assessor to investigate the claim.
4. The insured shall give full cooperation by giving access of the property to the appointed assessor.
5. Failure by the Insured to comply with the above may result in Wildswinkel Versekering Makelaars rendering the claim null and void.
6. In the event of a claim being rejected, the Insured has the right to appeal.
7. If the Insured makes any claim, knowing the same to be false or fraudulent with regards to the insured animal, the amount or otherwise, this Insurance shall be null and void and all claims hereunder shall be forfeited. All premiums or payments made by the Insured will also be forfeited. Any payment made by the Insurer on behalf of the Insured, shall be repaid to the Insurer by the Insured. The Insured will be liable for costs on an attorney-and-own-client scale, if legal action is instituted against the Insured by the Insurer.

E) SETTLEMENT OF CLAIM:

1. To settle the claim, the Agreement of Loss document must be completed and signed by the insured, stating bank details for electronic funds transfer.

F) JURISDICTION:

1. It is hereby agreed that this insurance shall be governed by the law of the Republic of South Africa.

G) ARBITRATION:

1. In the event of a repudiation or dispute of a claim or portion of a claim, the Insured has ninety (90) calendar days from date of the Insurer's notification of a repudiation or offer via Wildswinkel Versekering Makelaars (Pty) Ltd, to make representations to the Insurer in respect of this repudiation or offer.
2. If the dispute is not resolved at the end of this period, as provided for in paragraph G1, then the Insured must within a further thirty (30) calendar days refer such dispute to arbitration in accordance with the Arbitration Act 42 of 1965 (as amended).
3. The Insurer shall appoint an independent arbitrator who must be a senior advocate. The rules of the Arbitration Foundation of Southern Africa shall apply to the arbitration which rules are incorporated herein by reference.
4. The arbitrator's finding shall be final and binding on both the Insurer and the Insured.
5. The arbitrator will have full discretion to determine liability for the costs at the end of the hearing, which costs the Insurer may claim on an attorney and own client scale.
6. The arbitration hearing will be held in Gauteng.



7. This paragraph G, will not be a bar on either the Insurer or Insured to apply to a competent High Court for any injunctive or urgent relief.

H) STATUTORY BODIES:

1. Particulars of Short-term Insurance Ombudsman who is available to advise you in the event of claims that are not resolved to your satisfaction by the administrator and /or the Insurer:

Postal Address: PO Box 32334, Braamfontein, 2107

Telephone Number: (011) 726 8900

Fax Number: (011) 726 5501

Website: www.osti.co.za

2. Particulars of FAIS Ombudsman

Telephone Number: (012) 470 9080

Fax Number: (012) 348 3447

Website: www.faisombud.co.za