

**UGU DISTRICT MUNICIPALITY**



<b>Policy Custodian</b>	<b>Budget and Treasury Office</b>
<b>Policy Name</b>	<b>Insurance Policy and Procedure for the Handling of Insurance Claims</b>
<b>Policy Number</b>	<b>5/7/P</b>
<b>Status</b>	<b>Adopted</b>
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# Insurance Policy

## Contents

<b>PREAMBLE .....</b>	<b>3</b>
<b>1. INTRODUCTION .....</b>	<b>3</b>
<b>3. POLICY OBJECTIVES .....</b>	<b>4</b>
<b>4. PRESCRIPTIVE/LEGAL FRAMEWORK .....</b>	<b>4</b>
<b>5. POLICY APPLICATION.....</b>	<b>5</b>
<b>6. POLICY PRINCIPLES.....</b>	<b>5</b>
<b>7. ROLES AND RESPONSIBILITIES .....</b>	<b>8</b>
<b>8. MONITORING AND EVALUATION .....</b>	<b>9</b>
<b>9. COMMENCEMENT OF THE POLICY.....</b>	<b>9</b>
<b>10. AMENDMENT AND/OR ABOLITION .....</b>	<b>10</b>
<b>11. COMPLIANCE AND ENFORCEMENT.....</b>	<b>10</b>
<b>12. POLICY REVIEW .....</b>	<b>10</b>
<b>13. APPEAL PROCESS/ GRIEVANCE PROCEDURE .....</b>	<b>10</b>
<b>Records of Approval .....</b>	<b>11</b>
<b>ANNEXURE A: INSURANCE HANDLING PROCEDURE MANUAL .....</b>	<b>13</b>
<b>1. PROCEDURE FOR THE HANDLING OF INSURANCE CLAIMS.....</b>	<b>13</b>
<b>2. MANAGEMENT OF SHORT-TERM INSURANCE PORTFOLIO .....</b>	<b>14</b>
<b>ANNEXURE B – UGU INCIDENT REPORT FORM .....</b>	<b>15</b>



# Insurance Policy

## PREAMBLE

Whereas it is required of the accounting officer to take all reasonable steps to ensure that the Council has and implements crucial policies for effective financial and risk management.

And whereas the safeguarding of assets and the protection of Council against liabilities is very important and forms part of a proper assets management system as prescribed by Section 63 and needs annual revision in terms of Section 24(2)(c)(v) of the Municipal Finance Management Act 56 of 2003.

Now therefore the Municipal Council of UGU District Municipality adopts the following Policy for Insurance Management.

## 1. INTRODUCTION

- 1.1 When the Municipal Finance Management Act No 56 of 2003 (MFMA) was promulgated in 2014, municipalities have been required to align the planning, management, reporting and auditing of their finances in accordance with the strict requirements of the MFMA and related legislation.
- 1.2 In terms of section 63 (1) of the Municipal Finance Management Act, the Municipal Manager is responsible for the safeguarding of municipal assets
- 1.3 It is the responsibility of the Accounting Officer or his/her delegates to ensure that all municipal assets are safeguarded against all risks that will result in loss. The Accounting Officer has to take all reasonable steps to ensure that Ugu District Municipality has and implements budget related policies for effective financial and risk management.
- 1.4 Asset Management is one function in ensuring effective financial management. Section 63 of the Municipal Finance Management Act, Act 56 of 2003, places the responsibility of asset management on the Accounting Officer.
- 1.5 The safeguarding of assets in terms of s63(1)(a) includes ensuring that there is adequate short-term insurance cover for all movable and immovable assets

## 2. DEFINITIONS

- 2.1 **Assets** are resources controlled by an entity as the result of past events and from which future economic benefits or future service potential are expected to flow to the entity.
- 2.2 **Asset Manager** is any official who has been delegated responsibility and accountability for the control, usage, physical and financial management of the municipality's assets in accordance with the council's standards, policies, procedures, and guidelines
- 2.3 **Accident** is an event or occurrence which is unforeseen and unintended. Accidental is an important concept of risk for insurance. The more unlikely the accident or the occurrence, the less expensive it is to insure.
- 2.4 **Book value or carrying value** is the net worth of an asset that is recorded on the balance sheet. Book value is calculated by subtracting any accumulated depreciation from an asset's purchase price or historical cost
- 2.5 **Council** a body of people elected to manage the affairs of a city, county, or other municipal district.
- 2.6 **Councillor** a member of a council.
- 2.7 **Employees** a person employed by the municipality for wages or salary, especially at non-executive level.
- 2.8 **Excess** means the first amount payable in the event of each claim.



## Insurance Policy

- 2.9 **Insurability** is acceptability to the company of an applicant for insurance
- 2.10 **Insurance** is a contract (policy) in which the municipality receives financial protection or reimbursement against losses from an insurance company. Risk is transferred when the risk is shared amongst different parties, so one party does not carry the full loss should an event occur. Insurance involves a transfer of risk.
- 2.11 **Insured** is A person or organization covered by an insurance policy.
- 2.12 **Insurer** is the party to the insurance contract who promises to pay losses or benefits. Also, any corporation engaged primarily in the business of furnishing insurance to the public
- 2.13 **Insurance broker** is a person or company registered as an adviser on matters of insurance and as an arranger of insurance cover with an insurer on behalf of a client
- 2.14 **Insurance committee** is a committee that comprises of various managers aimed at deliberating on all insurance related matters as well all losses suffered by the municipality with an aim of recommending recourse to be taken by the Municipal Manager.
- 2.15 **Insurance policy** a document detailing the terms and conditions of a contract of insurance.
- 2.16 **Public liability claims** mean third party claims for bodily injury and property damage arising out of the municipality's operations.
- 2.17 **Stated benefit claims** means bodily/fatal injury caused by accidental, violent, external and visible means to any principal or employee of the insured (hereinafter in this section referred to as such person) specified in the schedule. Insurance will pay to the insured, on behalf of such person or his estate, the compensation stated in the schedule in the event of accidental bodily/fatal injury to any such person directly and independently of all other causes resulting within 24 calendar months in death or disability.

### 3. POLICY OBJECTIVES

- 3.1 The objectives of this policy are to:
- 3.1.1 set out a legislative framework in order to comply with asset management requirements, especially regarding the safeguarding and risk management thereof.
  - 3.1.2 Ensuring that the general public's rights and obligations when lodging a public liability claim is spelled-out; and
  - 3.1.3 Set out the role and responsibilities of Councillors and officials regarding safeguarding of assets and insurance processes.
- 3.2 In general, the object of this policy is to ensure sound and sustainable financial management within Ugu District Municipality.

### 4. PRESCRIPTIVE/LEGAL FRAMEWORK

- 4.1 This policy must comply with all relevant legislative requirements including:
- 4.1.1 The constitution of the Republic of South Africa, 1996
  - 4.1.2 Municipal Systems Act 32 of 2000
  - 4.1.3 Municipal Finance Management Act 56 of 2003
- 4.2 This policy does not overrule the requirements to comply with other policies such as:
- 4.2.1 Supply Chain Management Policy
  - 4.2.2 Asset Disposal Policy



## Insurance Policy

- 4.2.3 Fleet Management Policy
- 4.2.4 Security Policy
- 4.2.5 Facilities Management Policy
- 4.2.6 Human Resources Development Plan and Strategy

4.3 This policy is informed by the four Standards of Generally Recognised Accounting Practice (GRAP), the following standards are components of fixed assets i.e.

- 4.3.1 Property, Plant and Equipment, GRAP 17
- 4.3.2 Inventories, GRAP 12
- 4.3.3 Investment Property, GRAP 16 and
- 4.3.4 Impairment of Non-cash generating assets, GRAP 21

4.4 The Chief Financial Officer will provide guidance or adjust this policy where an apparent conflict exists between this policy and other policies, legislation, or regulations

## 5. POLICY APPLICATION

5.1 This policy applies to all Ugu District Municipality's permanent and temporary employees: internal or external contractors (hereafter referred to as "Users" and "Third Parties") who utilise the Municipality's assets

## 6. POLICY PRINCIPLES

### 6.1 RISK MANAGEMENT

- 6.1.1 The Municipal Manager must ensure that an evaluation of all potential events that might adversely affect the finances of a municipality is performed. The potential loss of income and extra expenses that a municipality might incur must be the consideration factor when the risk identification exercise is performed.
- 6.1.2 Even though risk is managed, and preventative measures taken to minimise risk, it is acknowledged that not all risks can be eliminated and therefore Council accepts the fact that insurance remains the ultimate solution to risk management. It must however be viewed as the last resort.
- 6.1.3 Loss control is the practical application of Risk Management, and its principal objectives are:
  - 6.1.3.1 to give effect to the day-to-day application of Risk Management theory throughout your organisation as an integral part of management practice.
  - 6.1.3.2 to create and develop risk awareness among staff at all levels.
  - 6.1.3.3 to educate all in the knowledge and practice of identifying and controlling risks on a continuing basis.
  - 6.1.3.4 to achieve and maintain a high standard throughout of safety, security, and good housekeeping to:
  - 6.1.3.5 minimise the incidence and impact of all losses (insured and self-insured).
  - 6.1.3.6 control your insurance costs.
  - 6.1.3.7 generate increased efficiency, productivity, and profitability.
  - 6.1.3.8 promote a sense of pride and achievement in your operational standards.

### 6.2 INSURANCE KEY MANAGEMENT PRINCIPLES



## Insurance Policy

### 6.2.1 MUNICIPAL ASSETS

- 6.2.1.1 When considering the insurance of assets all movable and immovable assets should be considered. All assets to be insured should be comprehensively insured against perils such as theft, malicious damage, fire, storm, water damage etc. as well as community action, riots, and public disorder.
- 6.2.1.2 It is the responsibility of the Assets Management Unit to ensure that all assets are disclosed at correct “book value” at reporting periods.
- 6.2.1.3 Assets are to be insured at replacement value. Should it be considered necessary, a valuer should be used to arrive at a replacement value for each asset.
- 6.2.1.4 The following assets and risks should, after consideration of risk, be insured: -
- 6.2.1.5 Movable Assets such as Vehicles, plant and equipment, computer equipment, office equipment, cash in transit,
- 6.2.1.6 Immovable assets such as Buildings (as well as contents)
- 6.2.1.7 Infrastructure assets such as pump stations, treatment works, reservoirs etc
- 6.2.1.8 Liability: Public, Employer and Employees
- 6.2.1.9 The decision whether to insure an asset or not should be at the discretion of the Municipal Manager in consultation with the Chief Financial Officer.

### 6.2.2 ADDITIONS DURING THE YEAR

- 6.2.2.1 When new vehicles are purchased, buildings or structures erected or expanded which has an influence on the Finance portfolio of Council; each Department involved should send to the Asset Management Unit the information of new assets to be insured within 48 hours after the Property Plant and Equipment is recognised as an asset of the municipality.
- 6.2.2.2 New vehicles cannot be utilized during the period when the asset is acquired, and an insurance confirmation is pending.

### 6.2.3 POLICY ON PERSONAL EFFECTS

- 6.2.3.1 It is expected that employees, in their own interests, will ensure that any valuable items of jewellery (including wrist watches) worn on duty, and/or personal equipment are adequately insured against loss or theft on their personal policies.
- 6.2.3.2 The carrying of unreasonably large amounts of cash, credit cards or other easily stolen and rapidly convertible items should be avoided during working hours as far as is practicable.
- 6.2.3.3 No compensation will be paid for loss or damage to the following items:
- 6.2.3.4 Private cellular phone
- 6.2.3.5 Private Vehicle
- 6.2.3.6 Private Laptop
- 6.2.3.7 Handbags
- 6.2.3.8 Cash etc.

### 6.2.4 PUBLIC LIABILITY

- 6.2.4.1 Third parties are to be covered for death, bodily injury, or illness and/or loss of or damage to property up to a maximum limit to be determined by the CFO in consultation with the Municipal Manager.
- 6.2.4.2 All public liability claims under the excess amount shall be considered by Management and a recommendation made to the Municipal Manager on whether payment should be made or not. Only the Municipal Manager may approve payments in this regard.
- 6.2.4.3 Public Liability claims under the excess amount should only be settled when the municipality could



## Insurance Policy

reasonably be seen to have acted negligently which resulted in the loss to the third party and when there is reasonable prospect of the municipality being found legally responsible for third party property damage or bodily injury. Settling claims where this is not the case would set bad legal precedence which the municipality would not be able to sustain financially into the future.

### 6.2.5 Stated benefit claims

- 6.2.5.1 In the event of a successful claim, a payout will be made to the designated beneficiaries listed by Human Resources or to their estate as per the signed agreement of loss received from insurer.

### 6.2.6 LIMITS

- 6.2.6.1 On an annual basis the excess limits shall be assessed as part of the adjudication of the insurance quotations received from the Insurance Companies/Insurance Brokers.

### 6.2.7 INSURANCE CLAIM PROCEDURES

- 6.2.7.1 The Municipal Manager or his /her delegate shall develop such processes to ensure that insurance claims are submitted timeously to the insurance section/unit, and in a format required by the Insurance Company/ Insurance Broker.
- 6.2.7.2 Head of departments must ensure that these processes are implemented. Failure to follow the processes shall be dealt with in terms of clause 7.2.8 of this policy.

### 6.2.8 PAYMENTS BY EMPLOYEES

- 6.2.8.1 **Payment of excesses (or losses below excess payable) by employees**
- 6.2.8.2 Where in the opinion of the relevant departmental General Manager and the Municipal Manager an employee's negligence led to the damage to and/ or loss of an asset the excess and the value of the said property payable may be claimed from the employee concerned.
- 6.2.8.3 Excess will be regarded as a loss and shall be subject to disciplinary proceedings as per clause 6.2.9 below and as per the SALGA Disciplinary Procedure Collective Agreement.
- 6.2.8.4 **Insurance claims rejected by the Insurer (above excess)**
- 6.2.8.5 Where in the opinion of the relevant departmental General Manager and the Municipal Manager an employee's negligence led to the damage to, or loss of, an asset, the total loss to the municipality may be claimed from the employee concerned in terms of the outcome of the Disciplinary Procedures.

### 6.2.9 FAILURE TO REPORT AN INCIDENT

- 6.2.9.1 Failure to report an incident to the insurance section within the timeframes indicated on the insurance handling procedure, may result in disciplinary action taken against the employee responsible for the asset.
- 6.2.9.2 The outcome of the disciplinary process will determine whether the employee will be personally held liable for the losses incurred.

### 6.2.10 RECOVERY OF LOSS

- 6.2.10.1 Insurance Committee should be established in terms of section 63(2)(c) and 96(2)(b) read with section 171 of the Municipal Finance Management Act, No. 56 of 2003 as amended, to investigate losses. The Insurance Committee shall not institute or carryout duties of a disciplinary committee but should only advise on the outcomes of its investigations.
- 6.2.10.2 The decision of the committee should be escalated to Human Resources section for disciplinary action and recovery of the loss where applicable.



## Insurance Policy

6.2.10.3 The decision of the insurance committee shall determine the party liable for the payment of excess:

6.2.10.4 If an employee has been found to be liable for the loss/damage, the excess and value of the property loss/damage shall be recovered from the said employee

6.2.10.5 If the third party is liable for the loss/damage, the excess and value of the property loss/damage shall be payable by the third party

6.2.10.6 In any other circumstances, the Municipality shall be liable to pay the excess to ensure that the insurance broker settles the value of the property loss/damage

### 6.3 APPOINTMENT OF INSURANCE BROKERS

6.3.1 The appointment of an insurance broker must be performed in terms of the municipality's Supply Chain Management Policy.

6.3.2 Invitations for bids to appoint an insurance broker will be done every three years.

6.3.3 Section 33 of the MFMA will be applicable if the duration exceeds 3 years.

## 7. ROLES AND RESPONSIBILITIES

### 7.1 THE CFO OR HIS/HER DELEGATED OFFICIAL (MANAGER: ASSETS):

7.1.1 The Chief Financial Officer delegates this authority to the Manager Assets, who will be responsible to implementing this policy in line with the standard operating procedures.

7.1.2 The **Manager-Assets**:

7.1.2.1 shall (at least every three years, before the lapsing of the tender that was previously awarded) call for tenders for the insurance of municipal assets, Councillors, employees and third parties.

7.1.2.2 shall, in accordance with such schedules and subject to this policy, effect such insurance through the service of an Insurance Company/Insurance Broker appointed by the municipality through the competitive prescribed SCM process.

7.1.2.3 shall ensure that the insurance period will be from 1 July to 30 June of the following year and shall be renewable, dependent on previous performance (and in line with the tender processes followed).

7.1.2.4 shall pay the monthly/annual premiums in advance.

7.1.2.5 shall pay premiums over to the Insurers during the year, additions or deletions are made to the insurance portfolio.

7.1.2.6 shall immediately notify the Council's insurer of any claim by or against the Council or against its insurers.

7.1.2.7 shall assess all public liability claims under the excess amount as indicated in the Insurer's schedules. Public Liability claims should only be settled when the municipality could reasonably be seen to have acted negligently which resulted in the loss to the third party and when there is reasonable prospect of the municipality being found legally responsible for third party damages.

7.1.2.8 shall ensure that sufficient funding is available to cover insurance related expenditures.

7.1.2.9 shall report to Council of the status of existing claims against the municipality and its Insurers.

7.1.2.10 shall ensure that all claims and applications are dealt with diligently within a reasonable time.

7.1.2.11 shall finalise all claims and applications submitted to the Section and ensuring that all the required technical, financial and legal aspects to each claim and application are dealt with when these are being finalised; and

7.1.2.12 Shall update the Asset Register in accordance with the outcome of each insurance claim.

7.1.2.13 Shall recommend the payment of excess amounts, the settlement of claims below excess, settlement of claims not covered by the Insurers, and all other insurance related expenditure.





## Insurance Policy

### 7.2 THE GENERAL MANAGERS AND MANAGERS OF DEPARTMENTS:

- 7.2.1 shall before 31 May of each year verify or update the schedule of insurable risks and insurable assets under their control (and any other information deemed necessary)
- 7.2.2 shall notify the CFO (or delegated official) without delay of any new insurable risk or of any alteration in an existing insurable risk which has arisen in connection with his/her department.
- 7.2.3 shall ensure that the CFO (or delegated official) is notified of any occurrence or event giving rise or likely to give rise to a claim by or against the Council or against its Insurers. Failure to report incidences of loss might lead to the affected employee being held liable for the losses to Council.
- 7.2.4 shall ensure that all documents / information (for example any required forms, reports, quotations, photos) for the completion of the claim is forwarded to the CFO (or delegated official) for submission to Council's insurance brokers.
- 7.2.5 shall within 2 weeks (10 working days) of submitting a claim to the CFO (or delegated official), submit a departmental report to the CFO (or delegated official) in order to finalise the claim.
- 7.2.6 shall report each claim against Council for investigation and the outcome reported to the CFO (or delegated official) and where necessary disciplinary steps and/or recovery be perused against any employee who is found, in terms of the investigation, to have acted negligently; and
- 7.2.7 should advise all staff of their obligations to ensure the security of private property brought to the workplace to minimise the risk of loss and inconvenience to staff.

### 7.3 ALL MUNICIPAL PERSONNEL:

- 7.3.1 should avoid storing private property at the workplace for extended periods of time, especially over weekends and during vacation periods.
- 7.3.2 should insure personal property against loss or damage, particularly if it is of significant value in their personal capacity.
- 7.3.3 shall report all losses, damages to or any potential claims to the Insurance Section, their Departmental Manager, and the Health & Safety Practitioner.
- 7.3.4 shall take all reasonable steps to ensure that municipal assets are kept safe and assist the Municipal Manager to implement processes to safeguard assets and prevent losses to Council of all assets under their control.

## 8. MONITORING AND EVALUATION

- 8.1 The insurance clerk shall submit claims register on a monthly basis to the Manager: Assets
- 8.2 The Manager Assets shall submit claims register to MANCO and Portfolio Committee on Finance on monthly basis.

## 9. COMMENCEMENT OF THE POLICY

- 9.1 This Policy shall come into effect on the date of the adoption by the Ugu District Municipality Council.



## Insurance Policy

### **10. AMENDMENT AND/OR ABOLITION**

10.1 This policy may be amended or repealed by the Municipality through a Council Resolution.

### **11. COMPLIANCE AND ENFORCEMENT**

11.1 Violation or non-compliance with this policy will give a just cause for disciplinary steps to be taken.

### **12. POLICY REVIEW**

12.1 This Policy will be reviewed annually to ensure applicability and relevance.

### **13. APPEAL PROCESS/ GRIEVANCE PROCEDURE**

13.1 All appeals or grievances should be addressed to the Manager: Assets for them to be addressed swiftly. Should the matter require the application of consequence management the Manager: Assets will then escalate the matter to Human Resource Section.



## Insurance Policy

### Records of Approval

Meeting	Date	Resolution
<b>Review 2021/2022</b>		
Policy Review Committee	20 January 2022	Recommended to MANCO
MANCO	24 January 2022	Recommended to Portfolio Committee on Finance
Portfolio Committee on Finance	03 February 2022	Recommended to EXCO
EXCO	06 March 2022	Recommended to Council
Council	26 May 2022	Approved

<b>Review 2022/2023</b>		
Policy Review Committee	10 February 2023	Recommended to MANCO
MANCO	24 April 2023	Recommended to Portfolio Committee on Finance
Portfolio Committee on Finance	16 May 2023	Recommended to EXCO
EXCO	17 May 2023	Recommended to Council
Council	25 May 2023	Approved

<b>Review 2023/2024</b>		
Policy Review Committee	14 February 2024	Recommended to MANCO
MANCO	11 March 2024	Recommended to Portfolio Committee on Finance
Portfolio Committee on Finance	14 March 2024	Recommended to EXCO
EXCO	20 March 2024	Recommended to Council
Council	28 March 2024	Approved



## Insurance Policy

<b>Review 2024/2025</b>		
Policy Review Committee	18 February 2025	Recommended to MANCO
MANCO	10 March 2025	Recommended to Portfolio Committee on Finance
Portfolio Committee on Finance	13 March 2025	Recommended to EXCO
EXCO	19 March 2025	Recommended to Council
Council	29 May 2025	Approved



## ANNEXURE A: INSURANCE HANDLING PROCEDURE MANUAL

### 1. PROCEDURE FOR THE HANDLING OF INSURANCE CLAIMS

#### 1.1. Incident reporting

- 1.1.1. **The incident shall be reported by parties involved to the Insurance Clerk within 24 hours of the incident. Please refer to the Annexure B – UGU Incident Report Form**
- 1.1.2. The incident report along with the Insurance claim forms shall be completed by a municipal employee concerned giving details of how the incident took place. The insurance clerk shall then issue all parties concerned with a unique UGU incident tracking number.
- 1.1.3. In case of a motor vehicle accident whether a third party was involved, it must also be reported to the SAPS within 48 hours in order to provide an Accident Report (AR) number when lodging an insurance claim

#### 1.2. Lodging of a claim with the insurance broker

- 1.2.1. **The Insurance clerk upon receiving incident report shall lodge the claim with the insurance broker within 10 working days of receipt of Incident.**
- 1.2.2. The Insurance clerk shall maintain claim register which should be updated as soon as the claim is received up to the settlement.
- 1.2.3. The Insurance clerk shall weekly follow-up with the insurance brokers to establish progress; as well as obtain insurance claim number as an indication that the claim has been lodged successfully and update claims register.
- 1.2.4. **Failure for the insurance clerk to lodge the claim with the insurance broker within 10 working days of receipt of Incident Report shall constitute grounds for disciplinary action.**
- 1.2.5. Upon authorisation of the claim by the insurance broker and receipt of the instruction to pay the excess amount, the insurance clerk shall process the excess documents for payment.

#### 1.3. Monitoring and oversight

- 1.3.1. The insurance clerk shall submit a claim register to the user departments on a monthly basis.
- 1.3.2. The Manager responsible for short term insurance portfolio shall submit the claims register to all General Managers and Manager: Legal Services monthly.



## Insurance Policy

### 2. MANAGEMENT OF SHORT-TERM INSURANCE PORTFOLIO

- 2.1. The short-term insurance policy shall be reviewed before the beginning of every financial year, and necessary amendment to sums insured be affected.
- 2.2. Insurance brokers shall be advised of any additions and or subtractions of assets that might affect the cover including the results of revaluation of assets.
- 2.3. Clear timeframes shall be agreed to with the Insurance Brokers on turn-around time regarding claims
- 2.4. A progress report from the Insurance Brokers shall be obtained monthly to reconcile with claims register
- 2.5. The determination of councillor allowances and benefits of office bearers shall be scrutinized to ascertain any insurance implications to the municipality, with reference to South African Special Risk Insurance Association cover etc.



# Insurance Policy

## ANNEXURE B – UGU INCIDENT REPORT FORM



### INSURANCE INCIDENT REPORT

INCIDENT NUMBER	
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INSURANCE CLAIM NUMBER	
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1. DETAILS OF THE MUNICIPAL EMPLOYEE	
1.1. NAME	
1.2. EMPLOYEE NUMBER	
1.3. DESIGNATION	
1.4. CONTACT DETAILS:	
1.4.1. TELEPHONE	
1.4.2. EMAIL	
1.4.3. OFFICE LOCATION	
1.5. DEPARTMENT	
1.6. SUPERVISOR (NAME AND SURNAME)	

2. DETAILS OF THE INCIDENT	
2.1. DATE OF THE INCIDENT	
2.2. TIME OF THE INCIDENT	
2.3. DETAILS OF THE INCIDENT (HOW THE INCIDENT OCCURRED)	
2.4. DETAILS OF LOSS INCURRED	
2.5. PLACE (STREET ADDRESS OR EXACT LOCATION)	
2.6. TYPE OF INCIDENT (MVA; PL;PD)	
2.6.1. FOR MVA:	
2.6.1.1. SAPS CAS NUMBER:	



## Insurance Policy

2.6.1.2. ACCIDENT REPORT NUMBER (IF IT IS MVA):	
2.6.1.3. VEHICLE REGISTRATION NUMBER:	
2.6.1.4. VIN NUMBER:	
2.6.1.5. VEHICLE MODEL:	
<b>2.6.2. PUBLIC LIABILITY:</b>	
2.6.2.1. PROPERTY DETAILS	
2.6.2.2. PROPERTY ADDRESS -LOT NUMBER	
2.6.2.3. OWNER NAME)	
2.6.2.4. OWNER	
<b>2.6.3. PROPERTY DAMAGE:</b>	
2.6.3.1. ASSET DETAILS	
2.6.3.2. ASSET NUMBER	
2.6.3.3. SERIAL NUMBER	
2.6.3.4. PURCHASE DETAILS	
2.7. WAS THERE ANY 3 <sup>RD</sup> PARTIES INVOLVED (YES/NO)	
2.8. DETAILS OF THE 3 <sup>RD</sup> PARTY:	
2.8.3. NAME	
2.8.4. ADDRESS	
2.8.5. CONTACT DETAILS	

### 3. SKETCH OF THE ACCIDENT

**ATTACH COPY OF ACCIDENT REPORT AS WAS REPORTED AT THE SOUTH AFRICAN POLICE SERVICES WITH THE SKETCH**

### 4. DETAILS OF SUPERVISOR ACKNOWLEDGING RECEIPT OF THE INCIDENT REPORT

4.1. NAME	
4.2. DESIGNATION	
4.3. SIGNATURE	

### 5. FOR OFFICE USE:





## Insurance Policy

5.1. PROCESSED BY	
5.2. DATE	
5.3. TIME	
5.4. DATE SENT TO INSURANCE BROKER	
5.5. SIGNATURE	

