

Together we can



SERVICE CHARTER

As the workerbees, we are dedicated to building a hive of excellence in order to exceed our customers' expectations.



OUR PROMISE TO YOU

- Our staff will be courteous, professional & friendly, and will always identify themselves by first name.
- Our staff will be equipped with the knowledge, authority and responsibility to effectively and efficiently deal with your enquiries.
- We commit to solution oriented service provision
- We shall deal with your business information with confidentiality and respect for your privacy.
- We shall respond to all e-mails and phone calls promptly in line with our service standards.
- We will always provide clear and accurate information that you can rely on for effective decision making.



HELP US SERVE YOU BETTER

- Provide us with accurate and adequate information for efficient service.
- Be open to assisting us in solving any service challenges we might face.
- Give us feedback on your experience with our service



SERVICE STANDARDS YOU CAN EXPECT

UNDERWRITING SERVICE STANDARDS

- Quotations will be processed and issued within five (5) working days.
- New policy Documents will be processed and sent out within seven (7) working days.
- Renewal notices will be processed and sent out 90 working days before the renewal date.
- Endorsements will be processed and sent out within seven (7) days



CLAIMS SERVICE STANDARDS

Submission Standards

- New claims will be acknowledged within 24 hours of submission or receipt.
- Requests for all documents required for the processing of claims will be sent out within 24 hours of submission or receipt of the claim.
- Motor windscreen claims, glass claims and spectacles claims are deemed fast-track claims. These will be processed within 48 hours of submission or receipt of the claim, where all the necessary documents and policy conditions have been fully met.

Payment Standards

Payments will be processed upon finalisation of all claims adjudication processes and submission or receipt of all payment documentation.

Actual payments will be made as follows:

1. Claims less than US\$ 20,000.00 will be processed within three working days.
2. Claims between US\$ 20,000.00 and US\$ 100,000.00 will be processed within seven working days
3. Claims above US\$ 100,000.00 will be processed within twenty-one working days from the receipt of a duly signed release, discharge or similar document.

Repair Authorisations

Options on the claims settlement on the damaged insured shall be confirmed within 24 hours, where the claim is valid and has been duly admitted.

Repudiations

Where there is due cause for the repudiation of any claim, this shall be communicated within 24 hours of establishing such cause.

Salvage

All salvage will be collected from the broker within one (1) day of notification and will be disposed within one month of claim settlement.

Dr. Isheunesu Makuzwa
Chief Executive Officer

LEADERS IN ALTERNATIVE RISK FINANCING