

Claims handling process of AIRSPACE AFRICA

❖ What are the overriding principles that we strive to achieve in respect of all claims?

- We are in the business of paying all legitimate claims fairly. Our approach is therefore to look for ways in which each legitimate claim could be settled as quickly and fairly as possible;
- We believe in open and transparent communication in order that all parties involved in a claim are at all times well informed; and
- The nature of our business is such that claims often require specialist legal input in order to be satisfactorily resolved. Our commitment in this regard is to minimise the impact thereof on our service delivery.

❖ What information do we require from you in order to efficiently and quickly attend to new claims?

- Insured name and contact details;
- Policy number;
- Aircraft registration and type;
- Date of incident;
- Place of incident;
- Short description of the incident circumstances and possible damage and /or injuries;
- Use of the aircraft at the time of the incident;
- Brief description of the damage;
- Pilot details;
- Passenger details (if relevant);
- Name and contact details of Broker.

❖ Who should be contacted in the case of a claim?

- Your insurance intermediary is at all times your number1st port of call.

Procedure:

- Airspace Africa must receive the notification of a new claim (telephonically or via e-mail) from your broker (i.e. in order to ensure the most efficient claims process);
- Airspace Africa will establish policy details and appoint an Assessor;
- Airspace Africa will inform brokers of the Assessor's appointment; and
- Airspace Africa will advise the brokers if FPIL applies and request same.

❖ The role of the assessor

- The role of the assessor is to investigate and report the circumstances surrounding the claim;
- The assessor will contact the insured, obtain the necessary information and arrange an appointment with the insured, where required, to assess the damages;
- The assessor will report the extend of the damage and costs of repairs and in respect of injuries, the extend thereof including fatalities;

- The Assessor will supply Airspace Africa with a short e-mail with the relevant available information and possible estimate within approximately 48 hours;
- Airspace Africa will provide the brokers with an update;
- The Assessors will provide Airspace Africa with a detailed report regarding the circumstances, the possible cause of the loss and all other relevant information once collected / obtained from the insured. The assessor will also assess the cost of repairs where applicable; and
- The Assessor will never be in a position to advise the client or the broker of the outcome of the claim until Airspace Africa has confirmed acceptance of the claim.

❖ **What is our claims handling service delivery promise to you?**

- We will establish policy details and appoint an appropriate Assessor upon receipt of a claim notification;
 - Assuming all the information has been made available to the Assessor, an Assessor report will be available as soon as possible, usually within 10 to 14 days. This timeline could however vary quite significantly, depending on the complexity of the claim. The Assessor's report could, in difficult and complex cases, take longer than 14 days to be completed;
 - Airspace Africa will instruct the Assessor to either authorise repairs, replace or proceed with a cash in lieu settlement (subject to confirmation that the FPIL has been collected);
 - In case of a cash in lieu settlement, a cancelled cheque, bank statement or a company letter will be requested, to ensure that the payment is made into the correct bank account;
 - Our aim is to settle claims within approximately 5 to 7 working days after the final Assessor's report, together with a signed release / repairer's invoice, have been received; and
 - Airspace Africa will forward proof of payment, once available, to the Brokers.
- Please note that (i) time frames provided above are a guideline only (and depends on the complexity of each case) and (ii) timelines are based on working days.

❖ **Claims requiring / necessitating legal input, advice or opinions**

- The nature of aviation claims are such that specialist legal advice is often required;
- Legal matters could cause a delay in response, depending on the complexity of the claim, but will be handled promptly;
- As soon as legal expertise is required, Brokers will be notified and thereafter kept informed of all developments on a regular basis by Airspace Africa; and
- The Attorney's aim is to provide legal opinion within a week from receipt of all the relevant documentation and information. On more complex matters where we need an opinion from Senior Counsel, the aim is to respond within 2 weeks.

❖ **Salvage**

- The Assessors will obtain tenders from various companies / the insured, if interested; and
- Any salvage offers received will be considered and once in agreement, the Assessor will be authorised to accept and follow standard procedures thereof.

CONTACT INFORMATION

Your Insurance Intermediary or alternatively

Sunette Schwab

012 364 0838 or 071 683 1057