

# What you need to know about claims

By Reagan Ssemplija

It is often said that insurers will find every reason not to pay a claim or make the process as tedious as possible to frustrate you.

Coupled with this is the belief that if you have not made any claims the entire year, your money should be refunded because, in effect, you spent money that you did not benefit from. But both views are based on the wrong premises.

According to Faith Ekudu, the public relations and advocacy manager of Uganda Insurers Association, insurance as a service has to be paid for.

In other words, you pay for the comfort of knowing that in case the incident you have insured against occurs, your insurance company will compensate you. "It is much like paying a security company every month to keep your property safe. If your property was not broken into, would you ask for a refund? I think we all know that the answer to that question is no, because what you paid for was peace of mind," Ekudu says. Consequently, the insurance



One has to fill an insurance form before making any claim

claims process works on the same principles as many other business processes. For example, if you decided to close your bank account, your bank will probably require that you fill in a form or two and provide some formal identification.

Similarly, the claims process is in place to ensure that the relationship and expectations are managed from the client's side as well as from the business side.

## Insurance claim process

"An insurance claim is initiated when the incident that you have insured against occurs. For example, your vehicle was involved in an accident and you injured a pedestrian. Depending on the circumstances surrounding the accident, first seek medical assistance for the injured party," she advises. After reporting the matter to the Police and the insurance company, one has to fill in

an accident report form and provide all the other necessary documents required by the insurer.

These documents include a valid insurance policy, a Police report, medical report and bills, as well as one's national identity card.

In case of death, you will need to also provide a death certificate and letter of introduction of the beneficiary or minutes of the family meeting indicating

the beneficiaries and signed by all persons present in the meeting.

Once all this information has been verified, Ekudu says the insurance company will process the claim and pay out after a discharge voucher has been signed.

A discharge voucher is confirmation that the insurer has agreed to pay the claim on which the claimant must sign to show agreement with the amount being processed.

The amount of money the insurer will pay is dependent on the limits of one's insurance cover.

For example, if you only had a motor third party insurance cover, the insurer will only pay the victim a maximum of sh1m.

This does not mean that your liability is only worth sh1m but just the amount the insurance company will contribute towards the victims' compensation," Ekudu says.

Understanding that every insurance policy has its own particular claims process will go a long way in ensuring that you do not get frustrated as a client. It is also you manage your expectations.

"The next time you want to

file a claim or have a question about this process, speak to your preferred insurer, who will be more than willing to explain it to you.

So depending on the amount being paid, the claim will be paid within 10 to 20 working days after receipt of the discharge voucher," Ekudu says.

## Expert speaks out

Maurice Amogola, an insurance expert, says part of the problem is limited information about the proper steps that need to be followed by the person claiming the insurance package.

He adds that some people do not understand where to start from and often ignore certain details.

"Things such as documents ascertaining an accident or death certificate are often left out by the claimants, yet they want the process to be quick. However, some companies make it extremely hard, which at times discourages the buyer. I urge all insurance through their association, to do more teachings and orientations about how one can pursue their insurance claims with ease," Amogola says.



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The Association is made up of 39 member companies which are incorporated at URSB and are

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