

Agent Claims

PROCEDURE MANUAL 2023



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01

GENERAL



- a. This document should be read in conjunction with the Sasria Regulations and Sasria CMS System ProducerEngage manual.
- b. All claim documents required to proceed with a claim must be submitted to Sasria without delay.
- c. The Agent companies must handle all potential Sasria claims with the same standard as if the claim is in terms of the underlying policy and with the utmost level of professionalism.
- d. Agent companies should ensure that all claims handlers dealing with Sasria claim matters complete Sasria Product and Claims Trainings.
- e. Before submitting a claim to Sasria the agent company is expected to establish that the events causing the loss, or damage:
 - i) are excluded in terms of the agent company policy,
 - ii) that the loss occurred during an active period of insurance,
 - iii) that the insured had Sasria cover at the time of loss.
- f. All information relating to Sasria claims is to be treated as confidential.
- g. The agent company must follow the requirements of the Outsource Agreement and the Agent claims procedure manual.
- h. Agent company must ensure that they comply with the principles of TCF, SAIA Code of Conduct, Short-Term Insurance Act, PPR, FAIS, Insurance Act of 2017 and all applicable legislation.
- i. Sasria claims department will regularly review its claims management framework and publish any changes thereto.

Under no circumstances is anyone allowed to amend any documentation issued by Sasria without the knowledge of and consent from Sasria.

02

EXECUTIVE SUMMARY



The purpose of this document is to provide information to assist stakeholders in the handling and processing of Sasria claims. All new claims are to be submitted by loading on to Sasria CMS System (ProducerEngage) for companies who have access or emailed to newclaims@sasria.co.za. Claims with sufficient information will be registered within 24 hours. Further documents required to finalise a claim must be uploaded to Sasria system (CMS) or sent to claims@sasria.co.za or claimsmanagementsystem@sasria.co.za with the claim number in the subject line in full and in the **original format*** received. Sasria will respond within 72 hours.

Payment related documents must be uploaded to Sasria system (CMS) or emailed to payments@sasria.co.za with the claim number in the subject line and in the original format received. Sasria will respond within 72 hours. Sasria will follow up for outstanding documents every 5 working days. Failing to respond to the request for documents 3 consecutive times will lead to the claim file not being attended to and marked as not taken up (NTU). Failure to send the required documents in a further 6 months will result in the file being closed. Normal prescription period applies.

Unless explicitly given, agent companies or brokers do not have mandate to handle or reject claims on behalf of Sasria.

****Bold, underlined and italic for emphasis.***

***F2\12\123456 all claim numbers to be in this format.
Please do not change the format or leave anything out.***



Compensation

We will compensate you for the physical loss of or physical damage to the property insured in the underlying policy at the risk address specified therein or in your Sasria policy schedule occurring during the period of insurance, provided that the physical loss or physical damage is directly caused by:

1. Any riot, strike or public disorder (including civil commotion, labour disturbances or lock-outs) or any act or activity which is calculated or directed to bring about a riot, strike or such disorder;
2. Any act (whether on behalf of any organisation, body or person or group of persons) calculated or directed to overthrow or influence any state or government or provincial, local or tribal authority with force by means of fear, terrorism or violence;
3. Any act which is calculated or directed to bring about the physical loss or physical damage in order to further any political aim, objective or cause or to bring about any social or economic change, or in protest against any state or government, or provincial, local or tribal authority, or for the purpose of inspiring fear in the public, or any section thereof;
4. Any attempt to perform any act referred to in clauses (1), (2) and (3) above;
5. The act of any lawfully established authority in controlling, preventing, suppressing or, in any other way, dealing with any act or attempted act referred to in clauses (1), (2), (3) or (4) above;
6. Theft of goods directly committed as part of the acts described in clauses (1) to (4) above.

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SASRIA COVER

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CLAIMS PROCESS



1 PERIL IDENTIFICATION

- The incident must fit one of the perils

2 NOTIFICATION

- Within 30 days from incident date

3 REPORTING CHANNEL

- Newclaims@sasria.co.za
- Via ProducerEngage on the Guidewire system

4 MINIMUM DOCUMENTS AT REGISTRATION

- Claim form and/or Statement of events
- Policy schedule
- Premium payment
- Coupon
- Fleet list and specification (motor)

5 MOTOR ASSESSING

- Motor claims over R50 000 must be referred to a motor assessor
- All motor claims R50 000 and below must be accompanied by 2 quotations

6 LOSS ADJUSTING

- Non-motor claims over R50 000 must be referred to a loss adjustor
- Motor claims over R250 000 must be referred to a loss adjustor
- Claims over R1 million must be referred to Sasria for appointing

7 QUERIES

- All queries and additional documents must be sent to claims@sasria.co.za or claimsmanagementsystem@sasria.co.za or upload the documents on ProducerEngage with Sasria claim number to avoid delays
- The turnaround time for a response is 72 hours
- Correspondence sent to individuals will experience delays

8 SALVAGE

- The agent company must follow the same process used on Sasria claims
- Sasria does not pay storage fees resulting from the agent failing to attend to the salvage

9 REPAIRS / AOL

- Only Sasria can accept liability on a claim
- Once the quantum has been finalised, Sasria will authorise repairs or issue an Agreement of Loss (AOL)

11 END OF CLAIM

- Proof of payment sent by system to agent

10 PAYMENTS

- AOL or invoices must be sent to payments@sasria.co.za
- AOL's will be processed within 72 hours and invoices within a week



- i) All new claims are to be submitted by registering on the Sasria system portal (CMS) for all companies with access or alternatively electronically on newclaims@Sasria.co.za (**strictly** new claims).
- ii) Where sufficient information is submitted a claim will be registered within 24 hours or no later than the first business day after the date that the initial claim is received.
- iii) Claims must be submitted to Sasria SOC Limited (Sasria) by the agent company.
- iv) Agent companies are to submit potential Sasria claims within 30 days of being notified of the claim.
- v) Late submission of claims may attract penalties.
- vi) Minimum information/documents required to register a claim are claim form, policy schedule, proof of premium payment and a coupon. Fleet list and specification are required for motor claims only.

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NOTIFICATION OF A NEW CLAIM

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DOCUMENTATION



The agent company is requested to upload or submit documentation to Sasria as well as any photographs whenever these are available. Please note that all documents submitted must be clear, descriptive of circumstances of loss and the item damaged or claimed for and preferably on PDF or Word format. Communication must identify the agent company policy and claim number, and where available Sasria's Claim Number.

The following documents constitute an essential part of each claim and may be required to properly assess a claim:

6.1 Preliminary Claims Advise form

- i) It may be utilised to notify Sasria of a new claim especially if there's minimal details.
- ii) Can be submitted in place of a claim form together with policy schedule, proof of premium payment and coupon prior to submission of all other required claim documents. Fleet list and specification are required for motor claims only.
- iii) All fields must be completed in full to enable Sasria to register the claim. Of utmost importance is the information relating to the name of the Insured, agent company name, Coupon number, agent company policy number, date of loss, rating classification (section of policy being claimed under), area of loss and estimate of claim.
- iv) In the event of the Insured, for example, being a Holding Company, and the subject matter of the claim being the property belonging to its Subsidiary Company, the name of the Subsidiary Company must follow that of the Holding Company e.g.: ABC Ltd/XYZ Pty Ltd.
- v) The estimated quantum of the claim must be provided in all instances to indicate the potential level of exposure for which Sasria may be liable.

6.2 Sasria Coupon/Policy

- i) A legible copy of the relevant Coupon/Policy must be uploaded or submitted.
- i) The Coupon/Policy must be for the correct period of insurance and class of business e.g., Motor, Fire, Goods in Transit, Money, Business Interruption or Contract Works.
- ii) If the Coupon/Policy has been backdated by more than 30 days, in terms of the Hold Covered Procedures, or that it has been signed after the Date of Loss, proof that permission to backdate was requested from and granted by Sasria must be submitted.
- iii) In respect of Fleet Motor Policies (Categorised), a copy of the Declaration Endorsement in respect of the previous Period of Insurance must be attached. Alternatively, the fleet list or the previous year's coupon must be submitted.
- iv) On monthly policies where the applicable coupon is not yet available, the previous month's coupon will be required. However, Sasria reserves the right to request the applicable coupon.
- v) Group scheme and Fleet coupons must be accompanied by a Motor Specification. Only applicable to Motor.
- vi) If a Coupon/Policy has been issued for a Period of Insurance less than 12 calendar months and premiums charged on a pro rata basis, a copy of the Renewal Warranty must be submitted.
- vii) Copies of all Endorsements and any other documents relative to the Coupon/Policy must be submitted.

6.3 Agent company policy schedule

- i) A full schedule of the agent company Policy.
- ii) On Motor claims where a Blanket Coupon has been issued a fleet list of the insured's motor vehicles and proof of ownership for the vehicle that's the subject of the claim must also be submitted.
- iii) The policy schedule must be for the correct period of insurance.

6.4 Agent company policy wording

- i) A full copy of the agent company Policy Wording.
- ii) The Policy Wording must be for the correct period of insurance.
- iii) Where a current copy is not yet available, the Policy Wording for the previous period will suffice.

6.5 Claim forms/Statement of loss

This document details the event or circumstances that led to the occurred loss. It may be any of the following:

- i) A comprehensive report from the motor assessor/ loss adjuster or investigator on claims where it's required.
- ii) For direct insurers a screen shot showing details of loss will be permissible.
- iii) Where a loss adjuster is not required or claim value is less than R50 000, full details of the circumstances/description of the loss or damage must be stated in the claim form and it must be dated and signed by the insured. Where claim was reported telephonically screenshots of the statement captured are required.
- iv) In respect of motor claims, the detailed driver's statement must be submitted.
- v) the circumstances of loss may be verified by media article and/or police report.

- vi) Affidavits by clients are not admissible as confirmation or verification of a Sasria peril.
- vii) More information may be called for if the information received still does not confirm a Sasria peril.

6.6 Proof of premium

- i) All claims must be accompanied by proof of premium payment for the month/year of loss.
- ii) Where proof of premium is not available i.e. midmonth loss; agent company can at least submit three months proof of paid policy premium prior to loss.
- iii) On Group scheme policies where premiums are forwarded to the agent company after 45 days, proof of premium payment to the broker for the month of loss is acceptable.
- iv) Annexure 1 is not acceptable.

6.7 Repair Documentation

- i) Under no circumstances may the agent company, the Loss Adjuster or the broker authorise any repairs without first obtaining permission from Sasria.
- ii) Where applicable a minimum of two (2) repair quotations must be obtained and submitted to Sasria.
- iii) In case of emergency repairs i.e. windscreen or glass replacements; authorisation for these repairs may be undertaken but for the account of the agent company or the Insured. Should it be established that the loss or damage is in terms of the coverage provided by Sasria Coupon/ Policy, then Sasria will reimburse the Agent, or Insured in terms of the issued Coupon/Policy.
- iv) Once Sasria has accepted liability, the repair invoice may be made out to Sasria and submitted for payment with all pertinent documentation.

Sasria details for invoicing purposes are:

Sasria SOC Limited
P. O. Box 653367
Benmore
2010
VAT no: 4140119340

- v) The Insured must sign all Clearance Certificates which must be supplied to Sasria with all invoices.

6.8 Loss Adjuster and Assessor Reports

- i) The loss adjuster's report is the property of Sasria, it is highly confidential and under no circumstances should it be made available to any other party without knowledge of and prior consent of Sasria.
- ii) The merits of the claim must be clearly stated on the report and the onus is on the insured to warrant that all information pertinent to the claim is made available to the loss adjuster.
- iii) The loss adjuster's report must indicate or describe the item claimed for and any number used to define the asset.
- iv) Quantum must be clearly stated and supported by quotations from reputable suppliers.
- v) The report must indicate the preferred supplier being selected from a list of two or three quotations.
- vi) The loss adjuster must ensure that salvage is disposed of immediately to the highest bidder and money collected made payable to Sasria. Sasria will issue a VAT invoice in favour of the buyer.

6.9 Other documents

- i) All other/additional documents not mentioned above but deemed relevant to finalise the claim must be submitted to Sasria. These would include endorsements attaching to the coupon and any other supporting documents e.g. coupon specification, magnitude discount endorsement, etc.
- ii) The loss adjuster's and motor assessor's reports must be submitted with all annexures and pictures, no selection on the parts of the report is allowed.

6.10 Submission Period

- i) Documents relevant for a loss are required as soon as possible to enable efficient settlement of the loss.
- ii) Agent company has thirty (30) days to notify Sasria of any potential loss following notification by the insured.

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APPOINTMENT OF LOSS ADJUSTERS AND MOTOR ASSESSOR



A Loss Adjuster must be appointed where the claim estimate is over R50 000 and R250 000 (motor claims). All claim estimates over R1 million must be referred to Sasria for instructions prior to appointing a Loss Adjuster.

7.1 Loss Adjusters' mandate:

1. At all times act in the best interest of the insured and Sasria.
 2. To confirm and make sure that the agent company has supplied a copy of the Coupon/Policy including all Endorsements and attachments to the Coupon/Policy.
 3. Obtain the underlying policy schedule and applicable wording.
 4. To submit reports directly to Sasria and the agent company.
 5. To verify cover as per the Coupon and the underlying policy schedule and comment on the adequacy of cover (underinsurance, no cover, sections etc.)
 6. All the activities of the Loss Adjuster are to be treated as confidential.
 7. Investigate all the circumstances surrounding the loss or damage and to obtain sufficient proof, statements and other information to substantiate all findings to enable Sasria to assess their obligations and liability.
 8. To quantify the loss or damage in accordance with the cover provided.
9. In the case of a 'cash in lieu' settlement the loss adjustor must agree quantum on a without prejudice basis.
 10. Where reinstatement or repairs are to be carried out the following must be undertaken:
 - i) A competitive bidding process must be followed for any procurement.
 - ii) The bidding process will be managed by the appointed loss adjuster. Local suppliers should also be invited to bid. The following documents must accompany their bids.
 - a. BBBEE certificate
 - b. Tax clearance certificate
 - c. NHBRC certificate
 - d. Company Registration Certificate
 - e. VAT Certificate number (where applicable)
 - f. Bank letter confirming account number
 - iii) The invitation to bid must be in writing.
 - iv) A record of site meetings must be always kept.
 - v) Submission dates must be communicated to all bidding companies and fair timelines must be allowed.
 - vi) All bidding documents must be submitted in line with the bid documents issued.

- vii) Once all the bid documents are received the loss adjuster must prepare a report advising his recommendations on the results after considering completeness and the company's ability to reinstate.
 - viii) The adjudication process will be conducted by the loss adjustor and provide a report to Sasria with the recommendation.
 - ix) The loss adjustor will need to prepare an engagement letter and a copy must be submitted to Sasria for filing.
 - x) A JBCC contract must be signed before commencing with the reinstatement.
 - xi) If it is not possible to obtain at least two (2) written price quotations, the reasons should be recorded and approved by the Executive Manager Claims.
 - xii) Where the settlement is processed by way of repairs or replacement, the repair invoices must be accompanied by a Clearance Certificate signed by the insured.
- 1) To personally ensure that repairs have been completed to the Insured's satisfaction.
 - 2) To obtain the Insured's written confirmation that repairs have been satisfactory completed.
 - 3) In cases of cash in lieu settlement to obtain a completed and signed Sasria release.

- 4) To submit the repairer's invoice debited in favour of Sasria and clearance certificate signed by the insured.
- 5) To dispose of any salvage at the highest possible amount.
- 6) To submit their fee account debited to Sasria.

7.2 Motor Assessor's Mandate

- i) A motor assessor must be appointed on all motor claims above R50 000 other than Glass claims.
- ii) The assessor must ensure any pre-existing and/or damage not related to a Sasria peril is excluded.
- iii) The assessor must authorise the repairs immediately once values are agreed.
- iv) The assessor must track progress of the repairs until completed and sign off to confirm that the repairs were done accordingly.
- v) Where the agreed amounts change the assessor must sign off for additional costs and advise Sasria on the changes.
- vi) The assessor must track progress of the repairs until completed and sign off to confirm that the repairs were done accordingly.

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FOLLOW UP ON CLAIMS PROGRESS



- i) Agent companies may follow up on progress of their claim in writing to claims **BOTH** claims@Sasria.co.za or claimsmanagementsystem@sasria.co.za **and** the claims controller assigned to the claim (**strictly** claims with claim numbers only and not payment related).
- ii) The Sasria claim number must always be quoted in the subject line in the right format e.g., F2\12\123456 so correspondence can auto attach to the claim for the respective claim handler to attend (emphasis: **backslashes **).
- iii) Sasria will respond with an update within 72 hours. Progress updates will be given where SLA has not been met.
- iv) Where documents have not been received Sasria will follow up on a 5 working day interval. If complete and correct documents are not received after the 3rd follow up the file will be closed as 'Not Taken Up' (NTU).

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TURNAROUND TIME



Turnaround time (TAT) measures the amount of time taken to finalise a claim from the date it's reported to Sasria to the day it is settled. It will be reviewed as deemed necessary.

- i) The TAT for fast track is to settle claims in 25 days.
- ii) The TAT for large loss is to settle claims in 50 days.
- iii) Turnaround time will be calculated from date reported as per Sasria system (CMS).
- iv) Turnaround time will only consider working days (weekends and public holidays will not be taken into account).
- v) FastTrack claims will be considered as settled on the date when a release is issued, repairs are authorised, liability provisionally declined and the file closed as NTU.
- vi) Large loss claims will be considered as settled on the date when liability is accepted, liability provisionally declined and the file closed as NTU.

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CLAIMS NOT TAKEN UP (NTU)



Sasria will follow up on outstanding documents which will enable a claim to be finalised.

- i) Where follow ups have been made on three (3) occasions without success it will be taken the insured no longer wishes to pursue the claim.
- ii) Follow ups will cease and the claim file will be marked as not taken up (NTU).
- iii) The claim will remain in NTU status for 6 months.
- iv) On expiration of the 6-month period the file will be closed.
- v) The file can be reopened at any time during this time when all the required documents are received and the claim will progress as usual.
- vi) If the required documents are not received the claim will prescribe in the applicable period.

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SALVAGE



- i) Sasria is not party to any agreements between the agent company and Salvors, whereby salvage is sold at set rates.
- ii) All salvage sale negotiations must be carried out by the Loss Adjuster / Assessor, and the sale of same must be to the highest bidder.
- iii) For motor claims, the assessor must ensure the vehicles are deregistered with the correct code as per the SAIA code of conduct.
- iv) Salvage or scrap must be disposed of immediately.
- v) The proceeds from the sale of salvage must be made payable to Sasria who will provide the purchaser with a Tax Invoice.



- i) A Release must be obtained when a 'cash in lieu' settlement is to be made.
- ii) Only the Sasria Release Form is to be used.
- iii) The Release may only be made available to the Insured once Sasria has accepted liability of the claim, in writing.
- iv) The Release must be fully completed and signed by the Insured. Of utmost importance is:
 - a.** Insured's Identity number for personal lines and sole traders (including all informal business)
 - b.** Company registration number for formal business
- v) A copy of the Sasria release will be accepted on receipt of a guarantee from the agent company that they have satisfied themselves with the originality of the signature on the release.
- vi) No amendments of the Sasria release form will be allowed. Any amendments made will invalidate the release form

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RELEASE FORM

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PRESCRIPTION



- i) The prescription period in terms of the Sasria Fire policy is twenty four (24) months from the date of the event.
- ii) The prescription period in terms of the Sasria motor policy is twelve (12) months from the date of the incident.
- iii) The agent company is expected to apply these prescription periods strictly.

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VALUE ADDED TAX



14.1 Indemnity

- i) Where indemnity is by way of a cash settlement to the Vendor Insured, Sasria will include the VAT component of such cash indemnity in the settlement amount.
- ii) Where the cash indemnity is made to a Non-vendor Insured VAT component will be excluded in the settlement amount.
- iii) Where Sasria elects to settle the claim by replacing or repairing the property, Sasria will pay the repairer or supplier according to their VAT status.

14.2 Tax Invoices

- i) Where a cash indemnity is made by Sasria to an Insured, or reimbursement is made to the Agent or Broker, it will not be necessary for such Vendor (or Non-vendor) Insured to furnish Sasria with a Tax Invoice.
- ii) Where a settlement is made directly to a supplier of goods and services and/or contractors or repairers, Sasria must be in possession of a Tax Invoice from such persons.
- iii) Accordingly, all accounts submitted for payment to suppliers of goods and services or contractors or repairers, must be debited to Sasria.

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DEDUCTIBLES/EXCESSES/ FIRST AMOUNT PAYABLES



Mainly the Contract Works coverage includes a Deductible, other than when the Insured has elected a Voluntary Deductible. The application of a Deductible, in terms of Sasria shall be on the basis that the deductible is deemed to be VAT inclusive.

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PAYMENTS



- i) All payment related documents, i.e. signed releases and invoices must be uploaded to CMS or sent to **payments@sasria.co.za**.
- ii) The Sasria claim number must always be quoted in the subject line in the right format **e.g. F2\12\123456** so that correspondence can be auto attached to the claim for the respective claim handler to attend (emphasis: **backslashes **).
- iii) All payments will be made by Electronic Fund Transfer (EFT) into the payee's bank account.
- iv) Where all is in order and the insured's payment details go through the validation process successfully, payments will be processed within 72 hours of the signed release being received from the agent company or invoice confirmed by the loss adjuster or assessor. Agent companies will be notified immediately where validation failed.
- v) Payment to the insured will be made electronically using details furnished to Sasria by the insured on the release. Sasria reserves the right to request proof of bank details by way of a bank letter.
- vi) Sasria will supply the agent company with a full copy of the settlement details to enable the agent company to complete their claim records.

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CLAIM REJECTION



- i) Sasria may reject liability for a claim under the following circumstances:
 - a. Cover is not in place
 - b. Merits are not Sasria related
- ii) Where a recommendation is made for a claim to be rejected the agent company will be notified in writing.
- iii) There may be certain circumstances where additional information is required to assist in the decision-making process. The following additional documents/information may be requested:
 - a. Agent company's detailed reasons for submitting the claim with Sasria (Note: An explanation of how the incident was classified to be Sasria related is required, not only quoting of the policy)
 - b. Any other additional document/information deemed necessary
- iv) A letter of rejection will be sent to the agent company within 45 days of the decision being made.

18

ESCALATIONS



18.1 General Complaints

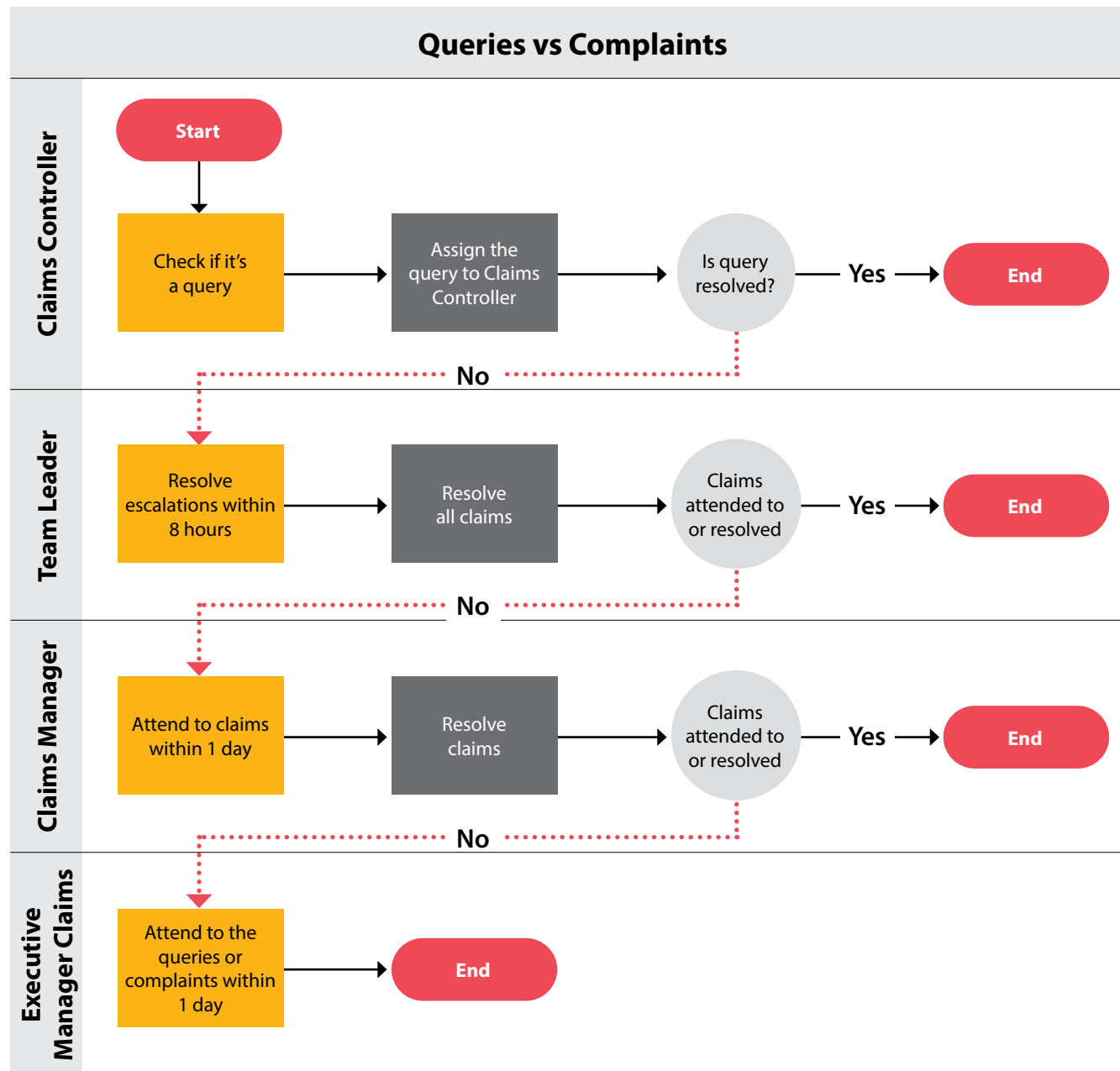
Claimants/brokers/insured may send their complaints about their claims to the following people/inbox:

- i) First Escalation: Claims Team Leaders
- ii) Second Escalation: Claims Managers
- iii) Third Escalation: Executive Manager – Claims
- iv) contactus@Sasria.co.za

18.2 Appeals

Where the client appeals Sasria decision to reject their claim, or the quantum of the claim:

- i) The representation shall be made in writing.
- ii) All appeals should be sent to claimsappeal@Sasria.co.za
- iii) Sasria shall within 45 days of receipt of the representation, in writing, notify the claimant of its decision to accept, repudiate or dispute the claim or the quantum of the claim.
- iv) If Sasria upholds the decision to reject the claim, the insured will be notified in writing through the agent company.



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COMPLIANCE



- i) To prevent any undue delay in the settlement of any claim against a Sasria Coupon/Policy, it is imperative that the agent company complies with the above procedures.
- ii) Agent company should not make any admission, compromise or settlement in respect of claims in terms of the Sasria Policies.
- iii) Agent companies are encouraged to submit to Sasria comments and advice that may aid in improving service to our mutual insured.

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IMPORTANT CONTACT DETAILS*

Executive Manager: Claims – Nkateko Mayimele	nkatekom@sasria.co.za
Claims Manager – Mmakgomo Motalane	mmakgomom@sasria.co.za
Claims Team Leader: Motor Claims – Tebogo Stemmer	tebogoss@sasria.co.za
Claims Team Leader – Fast Track Non-motor and Admin: Puluchi Matlou	puluchim@sasria.co.za
Claims Team Leader – Large Loss: Sophia Murawi	sophiam@sasria.co.za
New Claims Registration	Newclaims@sasria.co.za
Maintenance	Claims@sasria.co.za or claimsmanagementsystem@sasria.co.za
Payments	Payments@sasria.co.za
Complaints	Contactus@sasria.co.za
Appealing Claim Decision	Claimsappeal@sasria.co.za
Sasria Telephone Number (switchboard)	011 214 0800

***Please ONLY send documents to a relevant inbox, do NOT copy all inboxes**

