



INTELLIGENCE THAT WORKS

INSURANCE CLAIM FORM

Failure to complete this form in its entirety may result in a delay in processing this claim.

FILING CLAIM FOR (check all that apply):
 Accidental Injury Only
 Injury With Disability

Short-Term Disability Policy Number: 22-22-22-22
 Hospital Indemnity Policy Number: 33-33-33-33
 Hospital Intensive Care Policy Number: 44-44-44-44

Deceased - Date Deceased: / /
 Life Policy Number: 55-55-55-55
 Specified Health Policy Number: 66-66-66-66

Section A: Policyholder/Patient Information
 Section B: Physician's Statement
 Section C: Employer's Disability Statement

INVESTIGATED

One of the tools provided to the Insurance Industry to combat fraud is the **Insurance Fraud line**. This reporting channel is an incredibly effective method of gathering information and **catching criminals**. We receive around **130 contacts a month**, and open approximately **30 to 40 cases** where our members are involved.

Below are three examples of recent cases where The Insurance Crime Bureau has been able to save members from insurance fraud.



0860 002526
 insurance@fraudline.co.za
 SMS 32269

CASE I

The caller reported that the client was planning to have her vehicle stolen due to previous damages. The car was said to have been stolen by the friend and parts to be stripped. The vehicle was indeed reported stolen and deemed as a code 2. The claim was eventually paid. The information supplied by the informant was correct concerning the accident damages prior to the theft of the vehicle. In the absence of service records it was difficult to prove the customer staged the theft due to any kind of mechanical damage or fault on the vehicle. The customer has since insured another vehicle with another insurance company. The policy has been flagged for any future claims.

CASE II

The caller reported that the client who is the owner of a Towing Service told one of his employees that he had a mechanical fault with his vehicle. The caller alleged that the client regularly mentioned that he wanted to sell his vehicle. According to the caller, the client set alight his vehicle in order to claim from the insurance. The client submitted the claim which has not been settled. Based on the allegations, an investigator has been appointed to investigate the claim and circumstances surrounding the alleged loss.

CASE III

The caller reported that the client is the co-owner of a certain driving school. According to the caller, the client insured her two vehicles under personal comprehensive cover and not business cover. The client hired out the vehicles for additional income. One of the vehicles was involved in an accident sometimes of which the client was not the driver. An insurer rejected the third claim having been made aware of the fact that the client was hiring out the vehicles. The policy has since been cancelled.



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