10 Blaauwberg Road,
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Lifeshield Financial Services

Claims Process

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Document Owner: Lifeshield Financial Services (Pty) Ltd

Authorised Financial Services Provider

FSP No. 48680

(010) 020 0069
info@lifeshield.co.za
www.lifeshield.co.za
Registration Number: 2014/276799/07

LIFESHIELD
FINANCIAL SERVICES

1. PURPOSE

Lifeshield Financial Services (Pty) Ltd ("Lifeshield") is committed to providing customers with a fair, transparent and efficient claims experience.

This Claims Process explains the general steps involved in submitting and managing an insurance claim. Individual products may have additional requirements and customers should always refer to their policy wording.

2. REPORTING A CLAIM

Claims should be reported as soon as reasonably possible after the incident occurs.

Claims may be submitted via:

Telephone: 010 020 0069
Email: info@lifeshield.co.za
Website: www.lifeshield.co.za

3. INFORMATION REQUIRED

To assist with the assessment of your claim, you may be asked to provide:

- Policy number
- Full name
- Contact details
- Date and time of the incident
- Description of the incident
- Supporting photographs
- Police case number (where applicable)
- Repair quotations (where applicable)
- Any other supporting documentation reasonably required

Providing complete and accurate information helps avoid unnecessary delays.

4. CLAIMS PROCESS

Step 1 – Notify Us

Report the incident as soon as possible.

Step 2 – Claim Registration

Your claim will be registered and allocated a reference number.

Step 3 – Documentation

We will advise you of any supporting documentation required.

Step 4 – Assessment

Your claim will be assessed by the insurer or appointed claims administrator in accordance with the applicable policy terms and conditions.

Step 5 – Outcome

You will receive confirmation of the outcome of your claim.

Where approved, settlement or repairs will be arranged in accordance with the applicable policy.

5. CLAIMS DECISIONS

Claims are assessed based on:

- Policy wording
- Terms and conditions
- Underwriting requirements
- Supporting documentation
- Applicable legislation
- Information provided by the customer

Each claim is assessed on its own merits.

LIFESHIELD
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6. CUSTOMER RESPONSIBILITIES

Customers are responsible for:

- Providing accurate information.
- Cooperating with reasonable requests.
- Taking reasonable steps to minimise further loss.
- Reporting incidents promptly.
- Providing supporting documentation where requested.

7. FRAUD

Lifeshield maintains a zero-tolerance approach to insurance fraud.

Fraudulent or misleading claims may result in:

- Claim rejection
- Policy cancellation
- Recovery proceedings
- Criminal investigation where appropriate

8. COMPLAINTS

If you are dissatisfied with the handling of your claim, you may submit a complaint in accordance with our Complaints Procedure.

9. CHANGES TO THIS POLICY

This policy may be updated from time to time to reflect:

- Legislative changes
- Technology updates
- Business requirements

The latest version will always be published on our website.

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10. CONTACT US

Lifeshield Financial Services (Pty) Ltd, An Authorised Financial Services Provider FSP No. 48680

Website: www.lifeshield.co.za
Email: support@lifeshield.co.za
Telephone: (010)020-0069