

// i. Who owns the company?

The Catholic Church through the dioceses, religious congregations and various catholic institutions It is a limited liability company which will follow all rules as stipulated by the registrar of companies.

ii. What was the reason for formation of the company?

A survey was done which found out that the church pays 1b in premium annually and claims ration about 20%. -Little knowledge about the insurance in the catholic fraternity - Lack of proper advice about insurance Change the perception of the insurance in the market with the good will it is to have.

iii. Is there not a risk in insuring with a new company?

The strength of a company is determined by two things;

- The insurance treaties arranged and
- The management composition of the board

iv. What role will the bishops play?

The bishops came up with the idea but appointed a board of directors to run the company on their behalf.

v. What classes of insurance does the company offer?

All general insurance classes excluding aviation and life.

vi. What kind of terms do you offer?

Competitive terms based on the fact that the clientele is bound to return a low claims rate.

vii. How is the company different from Waumini Insurance brokers?

Pacis is an insurance company dealing with various agents and brokers, while Waumini is a broker dealing with various underwriters in the market.

viii. Is there any preference given to Waumini Insurance Brokers?

Just like any other broker, they have to compete for business. Pacis is committed to Fairness, Integrity and Transparency and Openness in all its business undertakings.

Insurance Guide Notification

It is not until you notify us of the accident or loss that we come to know about it. To enable us deal quickly and efficiently with your claim it is important that you promptly notify us of the loss or any occurrence that may give rise to a claim. You can do so by telephone, in writing, email or through your intermediary. When notifying us of the claim please provide us with the following information:-

1. Your policy number and/or name of policy holder or any other details that will help PACIS Insurance process your claim e.g. registration mark in case of a motor vehicle
2. Date and time of accident/incident
3. Circumstances of the accident/incident or damage - a brief explanation of what actually happened Estimated amount of loss - what you estimate may be the cost of the damage incurred as a result of the incident

However, do not delay reporting to us the claim to us if certain piece of information is not readily available to you.

What Happens on Notification?

The claim is assigned to a claims analyst who:-

- Registers the claim electronically into our system
- Determines whether liability attaches i.e. whether the claim is valid as per the provisions of the insurance policy
- Appoints a loss assessor in the event of a motor accident or a loss adjuster in the event of a significant property damage/loss.
- Provides you with names of our appointed motor repairers and towing agents in case of a motor accident.
- Determines on assessment of the claim the additional information and or documents required to processing of the claim.
- Upon registration the claims analyst will within 48 hours acknowledge the claim and advise you of:-
 - The claim number
 - If required, the name and details of the appointed loss assessor, investigator, loss adjuster or legal representative to represent you and us in case you have been sued.
 - Any further information and/or documents we require to process your claim.

Note:

Upon notification you will be required to complete an accident report form. You are expected to complete this and return to us as soon as possible. The information contained in the form will aid us in:-

1. Establishing whether the loss is covered under the terms and conditions of the policy.
2. Processing the claim immediately
3. Give us a view as to whether there is a likelihood of a claim from a third party.
4. Determining the severity of the claim.

Where circumstances are not clear and or where injuries sustained are serious or fatal we may involve investigators. This is in no way meant to intimidate our customers but to help us to:-

- Ensure that detailed evidence is not lost
- Determine possible recoveries from third parties.

For large or detailed property and liability claims we will involve a loss adjuster.

How To Settle Claims?

We strive to settle claims in the shortest time possible. In order to achieve this your cooperation and speed at which you respond is vital.

The settlement process commences once we have obtained all the information we require to determine if a claim is payable and the amount payable. This information comes from the customer and any other appointed service provider as explained above. We have service level agreements with the service providers to ensure that they do not delay the processing of claims. In case you feel a particular provider is slow please do not hesitate to provide feedback to us. We use such feedback to continuously re-assess our relationship with service providers.

The amount to be settled depends on:-

- Nature/scope of cover
- Adequacy of sums insured
- Terms and conditions of the policy.

Once the amount payable is determined PACIS will communicate this information to you and issue you with a discharge voucher. You are expected to sign and return it to the us.

On receipt of the signed discharge voucher, the settlement cheque will be processed and dispatched to you within 7 days.

Motor Car Accident Processing

In dealing with motor accident claims we strive to ensure to provide satisfaction to our customers. This involves carefully checking the repair estimates, workmanship, integrity of the repairers and that repairs are undertaken in the shortest time possible.

Once your vehicle is involved in an accident, notify us of the accident and please arrange to

drive the vehicle or tow it to any of our appointed garages.

Once notified we will instruct our assessor to assess the vehicle within 24 hours upon when they will issue and forward to us a report detailing the extent of damage, repair cost and duration to be taken in repairing the vehicle.

On studying the report, if vehicle is repairable, then we will authorize repairs to commence. However, if it is not repairable, we will consider the vehicle a total loss.

Note:

If the repair cost is below the policy excess, you will be required to undertake repairs of the vehicle.

Undertaking of repairs is only one of the options available to the insurer. As stated under the policy we may pay in cash the amount of loss or damage, reinstate or replace vehicle or any part thereof or its accessories.

However, it is important to remember that in so doing the liability of the company should not exceed the value of the parts lost or damaged and the reasonable cost of fitting but not exceeding the insured's estimate of value stated in the policy.

What Happens after repairs are complete

1. Have the vehicle re inspected to ascertain that repairs have been carried out in accordance to the assessment report.
2. Issue release letter to the repairer upon confirmation that excess and any contribution has been paid. Please take note that excess is payable to PACIS Insurance Company Ltd and not to the repairer in either cash or bankers cheque.

Note:

We require that you obtain and sign a satisfactory note from the repairer before you take your vehicle.

Failure to comply with the above will lead to delays in processing the repairers invoice.

Windscreen Claim Processing

In some instances damage to your vehicle may only involve breakage of the windscreen glass. When this happens as cover provided under the windscreen extension clause is on replacement

basis, you are required to:-

- Notify us of the damage
- Submit a duly completed windscreen claim form together with the replacement receipts.
- A photograph of the damaged claim.

Upon receipt of these documents and subject to confirmation of cover and the policy limit, we shall process the claim and the settlement cheque will be forwarded to you within 7 days.

Note:

Amount payable will depend on:-

1. Limit provided under the windscreen extension clause incorporated under the policy.

- The excess applicable
- The replacement cost of the windscreen
- The reinstatement premium and taxes payable.

2. Windscreen claim does not affect No Claim Discount

3. If there is any other damage to the motor vehicle and or third party injury then any damage to the windscreen glass is not considered under the windscreen extension but as an own damage claim.

Theft Claims

When your vehicle is stolen, please notify us of the loss and the police immediately. For theft claims we will normally appoint an investigator within 24 hours. The investigator will;

- Obtain details and circumstances of the loss.

- Liaise with the relevant authorities to establish existence of the vehicle before the theft and pursue recovery of the same.
- Since there is a likelihood of recovery, it will take six or eight weeks to settle the claim

Delays in processing of Motor Claims

When your vehicle is stolen, please notify us of the loss and the police immediately.

As much as we strive to settle claims as fast as possible, in some cases delays and other difficulties may occur.

Instances that may cause delays are:

1. In repairs of older vehicles or rare models. It may be difficult to obtain parts as they may be out of production or the parts are not stocked by the repairers. When this happens to enable us deal with the claim expeditiously, settlement of the claim will be in accordance with the obsolete parts clause incorporated under the policy.

2. Where the vehicle is not accessible. Hence assessment cannot be done within 24 hours.

3. When a disagreement arises regarding the extent of damage, cost of repairs, the pre accident value in case of a total loss. Whenever this occurs we make every effort to reach an agreement through negotiations. However, if we are unable to agree, then as provided under the policy, we may have to invoke the arbitration clause.

4. Where the vehicle is not duly transferred and or details on the log book do not tally with those on the physical vehicle. In such cases before we deal with the claim, we require you to deal directly with the authorities concerned and ensure that the vehicle is properly transferred, any taxes paid and a confirmation issued and the log book endorsed accordingly.

5. Where circumstances of the accident are not clear or are unusual and we require further investigation. To avoid further any deal in processing the claim at our own discretion we may authorize repairs on a no prejudice basis pending completion of investigations.