

Why do I lose my no claim bonus after a motor vehicle claim?

For each and every motor vehicle claim, the no claim bonus will be penalised by two years as it is claim against your policy. The no claim bonus is not subject to guilt or innocence, but to the decision of making a claim. If a recovery is feasible, the Legal Department will try their utmost best to recover your excess from the guilty party. If the recovery is successful, your no claim bonus will be reinstated and your excess refunded.

Who has access to my policy information?

Only you as the insured and your spouse or lifelong partner. We require written proof of your consent should anyone else wish to obtain information, do amendments or submit a claim.

Are monthly premiums payable in advance?

Yes, premiums collected on the 1st or 5th of each month ensures cover for that specific month. If however a client pays on the 15th or 20th of a month, that premium will be allocated for cover from the 1st till the end of the next month.

Am I allowed to pay a double premium the next month if my premium was rejected this month?

Unfortunately not. A period of grace consisting of 15 days from the last received premium, is allowed for the payment of premiums. If the premium is not paid within this period of grace the policy will lapse.

How is a motor vehicle premium calculated?

There are a lot of factors that play a role in the calculation of motor vehicle premiums such as:

Age and license period of the main driver

- Area in which the vehicle is to be used
- No claim record in respect of the motor vehicle section
- Type of vehicle and the repair costs relevant to that specific vehicle
- Class of use
- Overall profile of the client
- Type of security system fitted
- Value of the vehicle
- Overnight parking eg in lock up garage or behind locked gates

Why do I need to pay an excess for a motor vehicle accident if I am the innocent party?

The excess is the first portion payable by the client - it is your contribution to your own claim. The contract between the Insurer and Insured stipulates that an excess is payable for each and every claim irrespective of who is to blame for the accident.

Can I insist on a cash settlement for a claim?

The Insurer holds the right to replace, repair or settle cash. They will always first try to replace an item.

Can I insure specific items for only a short period of time (eg. When I go on holiday)?

Yes, but temporary cover for a short period is a high risk. We will be able to provide the cover but the premium that needs to be charged to accommodate such risk will be very high, to justify the risk. An additional excess may also be charged. All requests will be forwarded to the Insurers for decision.

Is my Insurer under obligation to recover my excess from a third party?

No. The excess is an uninsured part of the policy contract and there is no legal obligation against the Insurer to recover the damages. As it is usually in the company's interest to recover the damages, they will, where it is feasible, always try to do a recovery.

Do I need to complete a claim form if I want to submit a claim?

You only have to phone the Legacy Call Centre on 012 470 5400 or 0861 243 648. The claim will be registered and voice logged telephonically.

My vehicle is insured for balance of third party fire and theft only? Should the vehicle be stolen and recovered with accidental damage to it, will there be cover?

Damage to a vehicle as a result of theft or attempted theft will be covered.

Why are cell phones and laptops not covered under the Unspecified All Risks Section?

These type of items need to be specified separately and they are higher risk items. Statistics prove that the premiums applicable to the unspecified items, is not sufficient to cover losses for these type of items.

What is the security requirements for motor vehicles?

A vehicle with value between R14 000 and R199 999 should be fitted with either a VESA level 4 or factory fitted VSS A rated immobiliser.

Why is there an annual premium increase?

We do an inflation increase on Householders and Homeowners to prevent underinsurance. There has been an increase on motor vehicle parts of 22% over the last year. Therefore the average amount of repairs to a vehicle increased from R14 000 to R20 000. The Insurer do not have any control over this and needs to increase vehicle premiums annually to make provision for these types of increases.

What procedures must I follow if I wish to cancel my policy?

Contact the Legacy Call Centre and advise them of your intention of cancelling your policy. If Legacy is unable to sort out any pricing or other issue you might have and you still wish to go ahead with the cancellation, you can either do it in writing, or the service advisor can voice log your request and cancel the policy with 30 days notice.

If a family member visits from overseas and wishes to use my vehicle for a limited period, do I need to inform Legacy about this?

As long as the driver is in possession of a valid drivers licence, complies with the policy conditions and uses the vehicle with the permission of the insured, there will be cover.

Who do I contact should I require a quotation on insurance or want to add an item to my policy?

If it is a quotation for an additional item to an existing policy, call Legacy at tel no 012 470 5400 or 0861 243 648. Our Call Centre will be able to assist you on current policies as well as a new policy.

What happens if my premium is unpaid or rejected whatever the reason may be?

You need to contact our Financial Department immediately to make arrangements for a resubmission. If Legacy does not receive your premium by the 15th of the month, cover lapses for that specific month. A second consecutive unpaid premium will result in the policy being cancelled.

Do you insure vehicles for retail or market value?

Retail value plus any optional extras fitted to the vehicle, such as a canopy, mag wheels, sunroof, spoilers, bulbar etc. subject to proof of the item. Caravans and motorcycles are insured for market value. There is an option between market and replacement value for trailers.