

Date : 17 May 2021
Our Ref : JHB/125160/RDH Sanders
Your Ref : TBA

WITHOUT PREJUDICE AND WITHOUT ADMISSION OF LIABILITY

Dear Sir/Madam,

Claim Number : SPL/CASE/000650327
Type of Claim : Blasting
Date of Loss : TBA
Insured : Hendor Drilling & Blasting

The above matter has reference.

Crawford and Company South Africa has been appointed on behalf of the Liability Insurer of Hendor Drilling & Blasting to investigate your claim on a without prejudice and without admission of liability basis.

The purpose of our investigation is to correlate information and report to the Insurer regarding the circumstances pertaining to your loss.

Although we are instructed and mandated by the Insurer, Crawford is independent of any Insurer. We are bound by the Ethical and Professional Codes of Conduct of the South African Institute of Loss Adjusters. In executing this instruction, Crawford acts as an independent and impartial Contractor.

Should you be insured against the damages suffered, you may wish to first seek indemnification from your own insurer, who may then choose to exercise their right of subrogation and institute recovery action against Hendor Drilling & Blasting.

Should you however not wish / be able to claim from your own Insurers, and elect to institute a claim against Hendor Drilling and Blasting, the following process will be followed:

The following information / documentation will be required:

1. Completed Blasting Claim Form (attached);
2. In respect of the damage to your property the following is required:
 - 2.1 3 Repair Quotations;
 - 2.2 Photos of the damage;
 - 2.3 All quantum documentation on which your claim is based e.g. repair invoices and proof of payment;
 - 2.4 Copy of utilities bill;
 - 2.5 If you have homeowners insurance, please provide a letter from your insurer confirming that you will not be claiming from them for this incident; OR if you do not have homeowners insurance, please provide an Affidavit of non-insurance completed by the registered owner of the property.

2.5.1 The letter from your insurance company must have the following information:

- i. Policy number;
- ii. Name of policyholder,
- iii. Physical Address of Property;
- iv. Date of Incident;
- v. Statement that you will not be claiming from them; and
- vi. Confirmation of your scope of cover and your basic excess.

2.5.2 The Affidavit should be worded as follow and it should be signed by the owner of the property:

“I (name and surname), ID number, of (address) hereby state under oath that I am the registered owner of the property situated at (address) and I confirm that I do not have any homeowners insurance cover on the aforementioned property.”

The claim documentation should be sent to bpo@crawco.co.za with “**JHB125160 Hendor Drilling & Blasting**” in the subject line.

Finally, it is important to note the following:

1. Our investigation is conducted completely without prejudice and without admission of liability;
2. We cannot guarantee that any claim will be settled;
3. The final decision remains with the Insurer;
4. We are an independent company and as such we must remain impartial;
5. The responsibility remains with each Claimant to prove his/her claim and loss;
6. Each claim will be considered on its own merits;
7. Although we will attempt to resolve this matter as soon as possible, claims of this nature do unfortunately take some time to resolve and we would appreciate your co-operation and patience while we investigate the matter;
8. Claiming from your own insurer will most likely be a faster process, should the damage / loss be covered as an insured peril;
9. It is sensible to notify your own insurer as soon as possible of the incident.

We await receipt of the above documentation in due course.

Kind Regards



RDH Sanders LLB
Crawford & Company
Loss Adjuster
Legal/Liability Division