



08 June 2016

**Dearest Clive**

**Policy no: KP2063838**  
**Claim no: CKP2063838/1**

**As per your chat with Breyten Janse van Vuuren on 08 June 2016.**

At King Price Insurance we truly value you as a policyholder and take pride in the fact that we always have your best interests at heart. Following a fair and comprehensive assessment of the claim that you submitted, we hereby regret to inform you that your claim has been rejected due to the following reason/s:

**True and complete information**  
**No valid driver license**

We wish to refer you to your King Price policy document that clearly states...

***The King's car insurance***

***What's NOT covered by the King***

***Please note: The following applies to all car insurance options***

***The stuff you need to do... yip you***

***Be honest***

*Always provide us with true and complete information. This also applies when anyone else acts on your behalf.*

***Keep your promises***

*You need to give us:*

- *True and complete information to us and the authorities. We act on the information you provide, therefore any information which is misleading, incorrect or false will prejudice the validity of your claim.*

And,

**No cover – No license**

We wish to refer you to your policy document that states;

***The king's car insurance***

***What's not covered by the King***

***Please note: The following apply to all car insurance options***

## **You're not covered for driving with an endorsed license or without a valid driver's license**

*If any person drives the car:*

- *With a license that is endorsed for drunken or reckless and negligent driving.*
- *Without a valid driver's license or permit for the specific car type.*
- *With a foreign license, unless the driver has a valid international driving permit or a valid driver's license that was issued in the driver's country. The license must be in English (or translated into English by the authorities of that country), with a photo of the driver and it must be for an equivalent car in SA. Any person living in SA permanently must get a SA license within one year of becoming a permanent resident though. If the foreign license is a provisional or learners license, the person must get a valid SA driver's license.*

During the validation of the claim it came to our attention that you did not supply us with true and complete information and the incident driver Miss Nelia Svova with ID: CN476693 did not have a valid foreign license and a valid international driving permit.

Please be advised that your entire policy will be cancelled from the incident date 21 May 2016.

## **Disputed claims... If you're not happy with the outcome**

Should you disagree with the final outcome of your claim, you may challenge that decision. You have a total of 9 months from the date we informed you of the outcome, to submit your objection in writing

How do you do this? It's simple. As we strive to treat our customers fairly and make your life a little bit easier, we offer you full and free access to our internal Ombudsman, who will happily handle your objection to the outcome of your claim. All you need to do is simply email the details of your objection to [\*\*youombudsman@kingprice.co.za\*\*](mailto:youombudsman@kingprice.co.za), and let him take care of the hassle for you. Just remember, you must do this within the first 90 days of the stipulated 9 month period.

If you're still not satisfied with how your objection was resolved in this first process, you need to serve a formal summons on us. You must do this within the remainder of the 9 month period.

If you have not formally raised your objection within any of these reasonable time frames, you'll then no longer have the right to challenge this outcome. For assistance from the Short-Term insurance Ombudsman refer to [www.osti.co.za](http://www.osti.co.za)

Please note that the reasons for the rejection of your claim may not be exhaustive.

Should any of this be unclear, or should you require any additional information, please feel free to give us a call or drop us an email. We are eager to assist.

Regards,



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