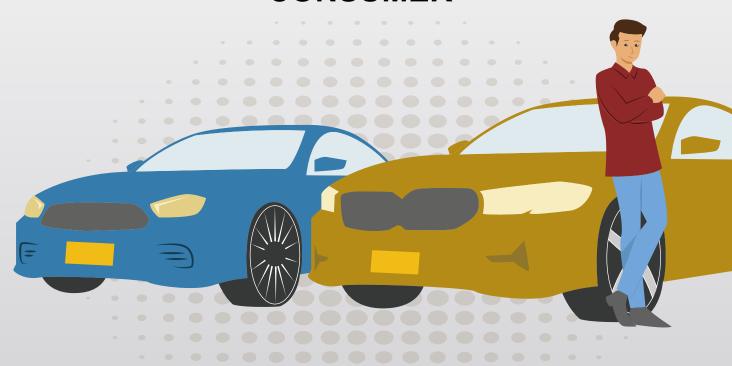




DUTIES OF THE INSURED AFTER A LOSS:

CHARLES, A WELL-INFORMED CONSUMER



NAMFISA COMIC BOOKLET: PART 14 • 10/2021

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MISSION

To effectively regulate and supervise financial institutions and to give sound advise to the Minister of Finance.

VISION

To have a safe, stable and fair financial system contributing to the economic development of Namibia in which consumers are protected.

VALUES

We are committed to TEAMWORK

We create a conducive and enabling work environment. We have a shared urgency to achieve our vision. We support each other, treat each other with respect and are collectively responsible for our actions.

We are passionate about SERVICE

We provide quality service. We provide our service on time. We are courteous, professional and respectful.

We act with INTEGRITY

We act with honesty, fairness and transparency. We treat information confidentially. We act independently and consistently.

We drive performance EXCELLENCE

We commit to regulatory and supervisory excellence. We commit to operational excellence. We commit to the highest standards of performance.

We are ACCOUNTABLE

We are accountable to our customers and stakeholders. We are prudent in the management of our resources. We take accountability for our decisions.

We are AGILE

We commit to being adaptable to our changing environment. We commit to embrace change whilst maintaining regulatory certainty. We commit to creating innovative solutions.

Disclaimer

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All distribution enquiries should be directed to the NAMFISA Consumer Complaints and Educational Department at the contact details listed below.

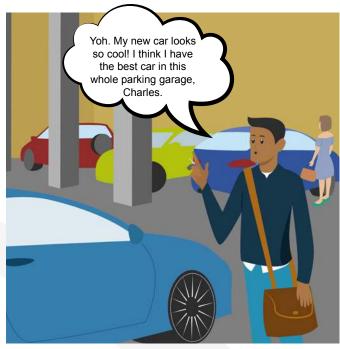
Contributions

Contributions to this booklet are welcome. The Editor reserves the right to edit submissions. Send contributions to the Editor at info@namfisa.com.na

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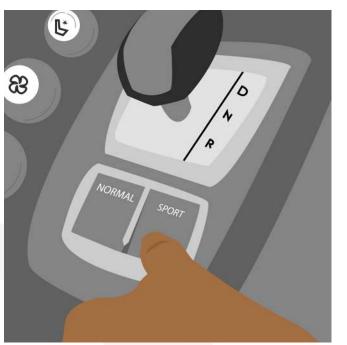


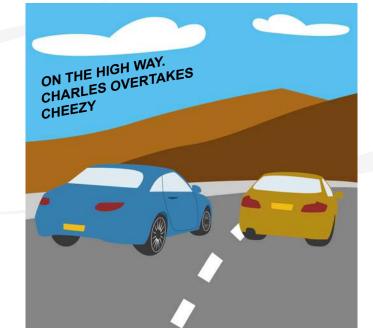






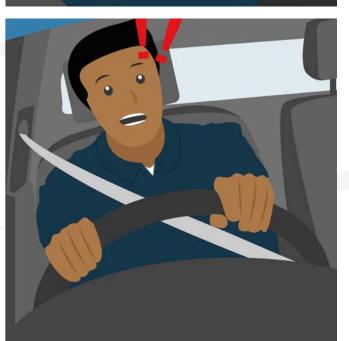




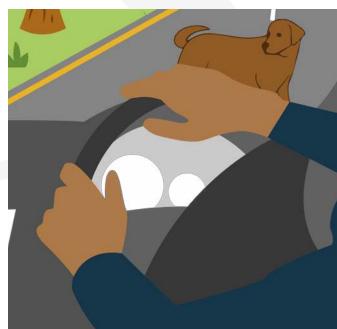
























It will be okay, Cheezy. You will need to go over the terms and conditions of your insurance contract. Check if the circumstances of the crash warrants a payout from your insurer. You are covered, I am covered, but I haven't read the terms and conditions of my insurance contract and I don't fully understand exactly what insurance risks I am covered for and not covered for.



Taking too long to inform the police and the insurer may jeopardize the claim process and subsequently the

> This will also ensure that the insurer has sufficient time to conduct a reasonable investigation of the condition(s) of the insured item as close to the loss date as possible.

> > Eish, Cheezy, no need for the police here. I will deal with my insurer.











Helen is right. You should remove all valuables from the car, to prevent further damage(s) to the property and/or injury(ies) to people.

> This car is beyond repair, so what's the point to spare any other parts, Charles?

















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Below are a few guidelines to follow in the event of a loss:

- Familiarize yourself with the Terms and Conditions of your insurance contract.
- Give the insurer prompt notice of the loss.
- Give full description of how, when and where the loss occurred.
- Take all reasonable steps to be protected from further damage(s).
- Permit the insurer to inspect the property and records proving the loss.
- Promptly send the insurer any legal papers or notices received concerning the loss.
- Notify the police if a law may have been broken.

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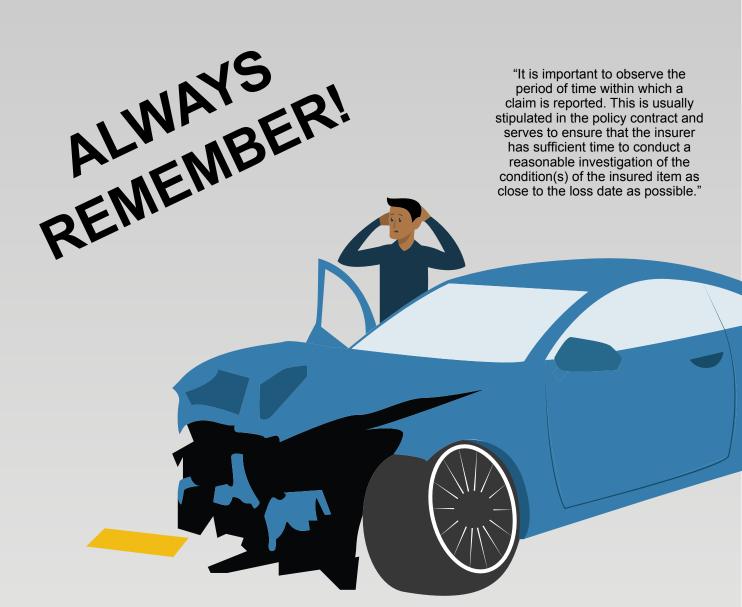
What to do when treated unfairly:

In the event that the insurer does not resolve your complaint and you feel aggrieved by the decision, you can lodge a complaint with NAMFISA by sending an email to complaintsdept@namfisa.com. na or fax to +264 61 290 5161 or call 0800 290 500 (Office Hours).









Toll Free: 0800 290 500 (Office Hours) complaintsdept@namfisa.com.na www.educates.namfisa.com.na

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Part 15