



**LIBERTY**  
*In it with you*

## Our Claims Process & Service Standards

Step No	Description	Action By	Expected Standard/Turnaround Time
1.	Claim Notification	Client/ Policy Holder/Beneficiary	Insurer to be notified within 6months of the occurrence of the event.
2.	Acknowledgement	Liberty Life Uganda/ Liberty General Uganda	Within <b>24 working</b> hours from time of notification.
3.	Communication of Requisite Claim Supporting Documents	Liberty Life Uganda/ Liberty General Uganda	Within <b>48</b> hours of notification.
4.	Submission of documents	Client/ Policy Holder/Beneficiary	Within 12months for the occurrence of the event
5.	Completion of Claim Assessment Process	Liberty Life Uganda/ Liberty General Uganda	a) Claims – <b>5 working days</b>
6.	Issuance of Discharge Vouchers.	Liberty Life Uganda/ Liberty General Uganda	Within <b>5 working days</b> of receiving final supporting documents
7.	Issuance of Settlement Cheques/ EFT.	Liberty Life Uganda/ Liberty General Uganda	<b>7 working days</b> In all cases where the insurer anticipates delay it must inform the Client of such expected delay and provide a timeline for settlement of the claim.

**Please Note:**

Liberty will document all communication with the insured as proof of receipt.

Liberty will provide a written reason explaining why a claim cannot be settled within the above timelines. This explanation will reach IRA before expiry of applicable time limit with copies to the insured or broker.