

Forensic backlog delays payouts

A SIGNIFICANT backlog at several of the state's forensic laboratories has meant that some consumers are being forced to wait for as long as two years before pathology results are finally made available.

As a result, insurance claims that depend on such test results could end up being considerably delayed.

According to Justus van Pletzen, CEO at the Financial Intermediaries Association of Southern Africa (FIA), pathology results can be vital in the finalisation of claims.

"Forensic test results are often essential in serious cases such as those where someone has been killed or seriously injured in an accident. This is particularly relevant if alcohol or drugs are thought to be contributing factors," he says.

Van Pletzen adds that such results can also be vital if an insurance

company is investigating claims for damage to property.

He says the FIA has been assured by several insurance companies that they are aware of the situation and would take every step not to delay decisions in settling such claims.

Van Pletzen says that in some cases the outcome might be a partial interim payment, while other insurers agree to meet a claim on condition an "acknowledgement of liability" is signed, guaranteeing the amount will be repaid should traces of alcohol/drugs be found.

Van Pletzen says that consumers should be aware of their rights.

"Insurers should not repudiate a claim on the basis that the insured needs to provide satisfactory proof that they did not have traces of drugs or alcohol in their system," he says. — *I-Net Bridge*.