

## Building Guide

Familiarise yourself with the policy terms and conditions as contained in your Momentum Short-term Insurance (MSTI) policy and schedule. Make sure you understand what you are covered for and what your excess will be in the event of a claim. If you believe that our product and service does not meet your expectations, please send an email to [msticomplaints@momentum.co.za](mailto:msticomplaints@momentum.co.za).

A copy of our complaint management process can be accessed [here](#).

### Submit claim

The insured or anyone mandated on the policy can submit a claim telephonically. The claim needs to be reported as soon as possible and no later than 30 days from the date of the incident. The following information will be required regarding the incident: who, what, where, when and how.

The following additional information/documentation will be required to process the claim:

- Previous insurance details.

- Theft claims: The SAPS case number or A1/A2 statement.
- Fire claims: Information relating to first respondents, including but not limited to fire station, SAPS, witnesses.

The adviser who captured your claim will be the contact person throughout the claim process. We will keep you updated via telephone, email or SMS and provide you with timelines and details of any outstanding requirements.

### Assessments

We will appoint a service provider to assess the damages. The following information will appear in the damage report:

- Photos of the damages.
- Details of the material and work needed.

- The quantum of the material and work needed.
- The building contractor's details.
- The assessor's finding and recommendation.

### Additional requirement

#### Fire Claims

The following information is required for fire claims:

- An electrical compliance certificate.
- Where the building is thatch or the property has a thatched lapa, proof of policy conditions having been applied e.g. lightning conductor/4.5kgs fire hydrant.

#### Temporary Accommodation

If the property is uninhabitable after an incident for which the client can claim, we will require quotes to reasonably accommodate the client or tenant and any member of their household who lives with them.

### Validations

The validations process will include:

- Verifying the merits of the incident.
- Quantifying the loss.
- Processing of all documentation received.

Your assistance may be required in the validation of your claim. Please comply with our reasonable instructions and requests. Validation requirements may differ from claim to claim.

Depending on the merits or quantum of the claim, a MSTI assessor, building or pool specialist or engineer may be appointed to assist with the validation process.

### Claim authorisation

The outcome of the claim will be discussed telephonically and supporting documents of the outcome will be emailed to the client. During the call, the applicable excess and the steps to follow relating to the finalisation will be discussed.