





Buildings insurance claims guide

Familiarise yourself with the policy terms and conditions as contained in your Momentum Insure policy and schedule. Make sure you understand what you are covered for as well as applicable exclusions 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 micare@momentum.co.za.

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

How to submit a claim

Did you know that you or anyone mandated on the policy can submit a claim in the following ways:

-  Telephonically on **086 000 6784**.
-  Sending an email to miclaims@momentum.co.za.
-  Via the **Momentum App** which can be downloaded from the Apple App Store and Google Play Store.
-  Contact your **broker to submit** on your behalf.

What happens once you've submitted a claim

The claim needs to be submitted as soon as possible and no later than 30 days from the date of the incident. The following information will be required when you submit a claim:

- Incident details: who, what, where, when, and how.
- Theft claims: The SAPS Crime Administration System (CAS) number or A1/A2 statement.
- Fire claims: Information relating to first respondents, including but not limited to fire station, SAPS, witnesses.

The consultant who captured your claim will, as far as possible remain the contact person throughout the Claims process. We will keep you updated via telephone, email or SMS and provide you with timelines and details of any outstanding requirements.

Validations

The validations process will include:

- Previous insurance check.
- Verifying the merits of the incident.
- Confirming the incident falls within the scope of cover.
- Quantifying the loss.
- Processing of all documentation received.

Depending on the merits of the claim, a specialist may be appointed to assist in the validation process.

We may need your assistance in providing us with any additional information required during the validation process.

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

Additional requirements

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 eg lightning conductor/4.5kgs fire hydrant.

Temporary accommodation

If the property is uninhabitable after an incident for which you can claim, you will be required to provide quotes to reasonably accommodate you or a tenant and any member of your household who lives with you, as per the limits in your policy schedule.

Claims authorisation

The outcome of the claim will be discussed telephonically, via email or SMS and supporting documents of the outcome may be emailed to you where relevant. During the call, the applicable excess and the steps to follow relating to the finalisation of the claim will also be confirmed.