

Car Insurance claims guide







Familiarise yourself with the policy terms and conditions as contained in your Momentum Insure (MI) 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 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 but 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.
- Any evidence collected at the incident eg pictures, video, etc
- SAPS Crime Administration System (CAS) number or Accident Report (AR) number.
- License details of the incident driver.
- Witness details (if applicable).
- If there was a third party involved, we will need the third party's names, full contact details, identity number, insurance details (if applicable), vehicle details as well a sketch and description of the incident.

Your claim will then proceed to the validation process which may include the following:

- Previous insurance check/validation.
- Verifying the merits of the incident.
- Confirming the incident falls within the scope of cover.
- Quantifying the loss.
- Processing of all documents 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: Drivable and Non-Drivable vehicles



Drivable vehicles:

- An assessment booking will be made telephonically.
- An assessment booking will be made telephonically if your claim is submitted via a consultant) or via the website.
- An assessment booking will be made on the Momentum App when submitting a claim.

Non-Drivable vehicles:

- The vehicle location will be required to make an assessment booking.
- The towing company details will be required if the towing was not arranged through Momentum Assist.

Note that any unauthorised towing will only be covered up to MI's standard rates, additional costs will be for your own account.

The following information will appear in the assessment report:

- If the vehicle is repairable.
- Photos of the damages.
- Details of the parts/repairs needed.
- The quantum of the parts/repairs needed.
- The repairer's details if the vehicle is repairable.

Write-offs (Total loss)



The following documents are only required if the vehicle is **NOT** repairable:

All write offs:

- Copy of NaTIS/Registration papers.
- The vehicle keys including spare keys.

Non-Financed write offs:

- Two completed NCO (Notification of Change of Ownership) forms. We will supply you with the NCO forms.
- The original NaTIS/Registration papers.

Financed write offs:

- Name and account number of the finance house.
- Settlement letter.
- If the vehicle has Credit Shortfall Cover then the Hire Purchase Agreement and Dealership Invoice will be required.

Our Claims department will be in contact regarding the collection of documents. The damaged vehicle becomes the property of Momentum Insure after the claim has been paid.

Claims authorisation

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

