

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 complaint management process can be accessed [here](#).

How to lodge a claim

You have the right to claim under the policy for an insurable event. Claims can be lodged as follows:

- 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.

Submit Claim

The insured or anyone mandated on the policy can submit a claim.

The claim needs to be reported as soon as possible but 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.

If there was a third party involved we will need the third party's names, full contact details, ID number, insurance details (if applicable) as well as their vehicle details. Our legal department will also require a sketch

and description of the incident and information of any witnesses who were present at the accident scene.

The following additional information/documentation will be required to process the claim: previous insurance details, SAPS Case/Accident Report Number and license details of the incident driver.

The consultant who captured your claim will, as far as possible remain 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

Drivable Vehicles:

- An assessment booking will be made telephonically.

Non-Drivable Vehicles:

- The vehicle location will be required to make 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 the client's 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.
- Purchase invoice and service records.

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 salvage department will be in contact regarding the collection of documents. The damaged vehicle becomes our property after the claim has been paid.

Validations

The validations process will include:

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

Depending on the merits or quantum of the claim, an MI assessor may be appointed to assist with the validation process. 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.

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.