





# Home Contents and Personal Belongings claims guide

Familiarise yourself with the policy terms and conditions as contained in your Momentum Insure (MI) policy document. Make sure you understand what you are covered for and what the applicable exclusions of cover are 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](mailto: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](mailto: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.

## Additional requirements

### Theft claims

- Proof of the items: invoices, debit/credit card statements, valuation certificates, photos, user manuals, boxes, accessories, photos, etc.
- Photos of the visible signs of forced entry into the building or vehicle.
- Alarm activation report for Household Contents claims where an alarm is a condition of the cover.

### Lost claims

- Proof of the items: invoices, debit/credit card statements, valuation certificates, photos, user manuals, boxes, accessories, photos, etc.

### Damage claims

- We will appoint a service provider to assess the damage.

We will require your assistance in obtaining as much detail of the item(s) as possible, to enable us to acquire fair and reasonable quotations for the replacement.

We will arrange for multiple comparative quotes.

## Claims authorisation

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