

# Household Contents and All-Risk

## 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](#).

### STEP 01 Submit claim



The insured or anyone mandated on the policy can submit a claim telephonically by calling MSTI on **086 000 6784**

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:

- Details of all the items that were damaged or stolen in the incident.
- 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.

### STEP 02 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 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 attaining 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.

### STEP 03 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 MSTI 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.

### STEP 04 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 steps to follow relating to the finalisation will be discussed.