

# Home Contents and Personal Belongings Insurance claims

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 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](mailto:miclaims@momentum.co.za).
- Via the Momentum App which can be downloaded from the Apple App Store and Google Play Store.

## Claim submission

The insured or anyone mandated on the policy can submit a claim telephonically, via email or online. 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 claims consultant assisted by a loss adjuster or investigator where relevant, 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.

## 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 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.

## Validations

The validations process will include:

- 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 or quantum of the claim, an MI assessor, investigator or loss adjuster 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 "insured" where relevant. During the call, the applicable excess and steps to follow relating to the finalisation will be confirmed.