

AdminPlus Help (or simply call us on 086 111 8765)

1. What to do in the event of a loss?

Theft / Total Loss

- *Contact your Service Provider to blacklist your handset and deactivate your sim card.
- *You should be issued with an ITC reference number as confirmation of blacklisting.
- *Report the incident to the SAPS within 24-48hours and provide your ITC reference number to them – Without this you cannot register your incident with the Police.
- *Phone our offices on 086 111 8765 to report your loss with ALL the detail above and we will supply a claim form, which you need to complete and return to US.
- *We then attend to your claim and update you every step of the way.

Damage

- *Phone our offices where you will be supplied with a claim form.
- *Complete the claim form and return to us.
- * WE will arrange for your damaged handset to be collected from you.
- * WE will obtain an assessment report and a quotation to see if repairs are worthwhile or if we need to replace – (ALL costs relating to this are for our account.)
- * If repairable we will authorize repairs , quality check the repairs and courier your handset back to you. All this is done within 5 days.
- * All OUR repairs are guaranteed for 3 months.

2. How long does the claim process take?

- *In the event of a TOTAL LOSS – your handset will be replaced within 48hours.
- *In the event of DAMAGE to your handset – we undertake to fix and return your handset to you within 5 days. If parts need to be imported, we will discuss this with you as this can cause a delay.

3. What is an excess payment and why do I need to pay it?

- *In the event of an insured loss, this is your first amount payable,(detailed in your Policy), or simply put the amount you have committed to funding before WE become involved in your claim.
- * Most insurance policies come with an excess built in. Those looking to save money on premium costs can sometimes agree to higher voluntary excesses to reduce the cost of Insurance.

4. How much is my excess ?

In the event of a loss:

- 1st claim – 10% of claim minimum R300
- 2nd claim within 12 months from 1st claim – 10% of claim min R750
- 3rd claim within 12 months from 1st claim – 10% of claim minimum R1000

In the event of a damage:

- 1st claim – R150
- 2nd claim – R300 for all claims thereafter

5. Can I get a different phone if my claim is approved?

- *A policy of Insurance is a Policy of indemnity. This means we have contracted with you to put you back into the position you were prior to a loss occurring. So we seek to provide you the same phone except in the event when your handset is no longer available in the SA market. Under these circumstances we will then replace the handset with a model with the functionality closest to your handset.

6. Why was my first debit more than the monthly premium (pro-rata)?

- *Often we are placed on cover for your handset mid- month. We can only collect your premiums via your bank at the end of the month and premiums are payable in advance for the cover being purchased. Your first premium that we call for via the bank is for more than 1 month, therefore more than one month's premium. This is referred to as pro rata.
- *This is a once-off debit and thereafter your monthly premiums revert back to the agreed premium.

7. What is my phone covered for?

- *Cover is All Risks and provided your loss / damage is accidental. You are covered.
- * There are some exclusions – refer to your policy for specifics but basically we exclude wear and tear/deterioration, deliberate damage and when you leave the phone in a vehicle in plain sight and the vehicle is unlocked.