





WHAT I NEED TO KNOW ABOUT MY INSURE DEVICE POLICY (Non - Warranty Claims)





1

What's covered

-  - Theft
-  - Loss
-  - Accidental damage
-  - Liquid damage



2

What's NOT covered

-  - Wear and tear
-  - Electronic viruses
-  - Batteries & accessories
-  - Claims under your iCare warranty

3

What do I do in the event of a claim?

-  - Fill the claim form in and send to www.istoreinsure.co.za
-  - In the event of a total loss or theft and within 48 hours from date of loss:
 - Contact your cellular network provider and blacklist the device and obtain an ITC Ref number.
 - For damage claims iStore will provide you with a quotation for repair. Please supply this this your claim form

4

Key points noted overleaf:

- Insurance is for 12 months and then is renewed.
- Theft from vehicle is covered provided violent and forcible entry can be proven.
- Wherever possible we will replace your device on a like for like basis however **we cannot always guarantee a matching of the colour - This is driven entirely by stock availability in SA at the time of loss**

Excess structure

First amount payable in the event of a successful claim:

Any claim submitted within the first sixty days (60) of cover, is subject to an additional excess of 10% of the claim.

First amount payable in the event of a claim:

In the event of a valid claim in terms of this Policy; there is a first amount payable by you. (Often referred to as a Policy Excess).

Replacements

- On the first replacement, you are liable for 10% of the claim.
- On the second replacement, (within 12 months of the first claim), this increases to 20% of the claim.
- Any further losses, (within 12 months of the first claim), this increases to 30% of the claim.

Repairs

- In the case of a repair, you are liable for the first R500 of the claim.
- On the second repair, (within 12 months of the first claim), this increases to R1000 of the claim.
- Any further repair losses, (within 12 months of the first claim), this increases to R1500 of the claim.

Contact details:

Adminplus

Telephone No: - 021 403 9170

Claims: - claims@istoreinsure.co.za

General: - Enquiries@istoreinsure.co.za

Policy queries: - Underwriting@istoreinsure.co.za

Description of cover

In return for paying your premium, Mutual & Federal Risk Financing Limited (your Insurer) will cover the cellular phones, tablets or laptop computers listed on your Schedule against sudden and unforeseen loss or physical accidental damage.

Conditions of insurance

This insurance is only available for items purchased from a authorized network retailer.

Period of insurance

Cover is provided for the month in which the premium is paid. In order to have continuous cover and a valid claim, you must pay your premiums every month.

The insured value (Sum Insured)

The insured value of the cellular phones, tablets or laptop computers is detailed on the policy schedule. This is the maximum value that the Insurer will pay in the event of a loss, less the first amount payable and any dual insurance, betterment or depreciation. The Insurer retains the right to settle any claim based on the cost of repairs, replacement or cash settlement at their discretion.

In the event that a cellular phone, tablet or laptop:

- Can be repaired, the Insurer will pay the costs reasonably incurred to restore it to its state of serviceability immediately before the damage.
- Is replaced by the Insurer, the Insurer agrees to provide a replacement cellular phone, tablet or laptop of the same or similar type but not superior to, or more extensive than the existing cellular phone, tablet or laptop. We will match the colour where possible but this is always subject to stock available in RSA. At all times you must take reasonable steps to safeguard the cellular phone, tablet or laptop from loss, damage or theft and any repairs to the device must be carried out by a repairer authorised by the Insurer or their agents.

First amount payable in the event of a claim:

In the event of a valid claim in terms of this Policy; there is a first amount payable by you. (Often referred to as a Policy Excess).

Replacements

- On the first replacement, you are liable for 10% of the claim.
- On the second replacement, (within 12 months of the first loss), this increases to 20% of the claim.
- Any further losses, (within 12 months of the first claim), this increases to 30% of the claim.

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Any claim submitted within the first sixty days (60) of cover, is subject to an additional excess of 10% of the claim.

This policy does NOT cover the following:

- **Claims covered in terms of your iCare Warranty.**
- The costs of replacing, reinstating or making good wear and tear, gradual deterioration, scratching or other superficial damage to outer casings, aerials, keypads, batteries, accessories, or peripheral devices.
- Any failure of electronic circuitry or batteries and any damage arising from such.
- Damage relating to software and any damage arising from software including malicious software such as electronic viruses.
- Loss or damage arising from a manufacturers defect.
- Loss or damage as a result of wilful conduct or recklessness.
- Consequential loss of any kind whatsoever.
- Any loss or damage resulting from political or non-political riot, strike or civil commotion, public disorder, war, invasion, terrorism or public violence or which is insurable by SASRIA (South African Special Risks Insurance Association);
- Loss of or damage resulting from theft or any attempt thereof from any unattended vehicle unless the vehicle is locked and the device is in a concealed compartment or boot. Any such loss must be accompanied by violent and forceable entry to the vehicle and we will require evidence to support a claim of this nature.

Claims procedures, requirements and conditions

The Insurer has appointed Administration Plus (Pty) Ltd (Admin Plus) to act on the Insurers behalf in the management of all matters relating to this policy. In the event of a claim in terms of this policy, the following steps must be taken:

Within thirty (30) days of a total loss, theft or damage submit to Admin Plus a completed claim form - (found here) - <https://istoreinsure.co.za/claims/>

For **damage claims** iStore will provide you with a quotation for repair. Please supply this this your claim form.

In the event of a total loss or theft and within 48 hours from date of loss -

- Contact your cellular network provider and blacklist the device and obtain an ITC Ref number.
- Report the loss to the South African Police Services, (or to the relevant foreign authorities in the case of travel abroad) and obtain documentary evidence of a police case reference number.
- Submit your ITC Ref number and your Police case number to Admin Plus within the stipulated 48-hour period.
- Should you miss either one the 48 hour or 30-day conditions, (i. or ii above), then your claim can be rejected. This will only occur if MFRF feel their rights have been prejudiced.
- We require your full co-operation in the recovery of the lost or stolen device or any part thereof and identification thereof if called on to do so by Admin Plus. Should you fail to give such assistance, the Insurer is entitled to recover all amounts paid in respect of the claim from you.
- Any device, (damaged/recovered/replaced), in terms of this policy becomes the property of the Insurer and can be disposed of in any manner the Insurer considers appropriate. This however does not give the insured the right to abandon any property to the Insurer whether taken possession of by the Insurer or not.
- In the settling of any claim, the Insurer can take over the handling of the claim and the prosecution of any criminal action.
- Once a device has been repaired or replaced, we allow ninety (90) days from the date of the incident for you to collect. Thereafter any claim will be forfeited, and we will sell the device to defray expenses.

If a claim is rejected or disputed, the Insurer will be relieved of any liability unless representations are made to the insurer in respect of the decision within a period stipulated by law and/or the Policy Holder Protection Rules, failing which the claim is forfeited and no liability can arise in terms of such claim.

Conditions of cover

- You will not be covered under this policy unless the premiums are paid and is up to date.
- This insurance is only available for items purchased from an authorised network retailer.
- It is your responsibility to notify Administration Plus (Pty) Ltd in writing of any change or upgrade of your device covered by this policy.
- Any misrepresentation or incorrect information can prejudice you in the event of a claim.

Cancelling of Cover

- The insured can cancel this policy at any time and your premiums will be pro-rata refunded. Such cancellation must be in writing.
- The insurer can cancel however is required to do so in writing and give you 31 days notice of its intention to cancel.

Dual Insurance

If at time of loss or damage to the mobile device there is any other insurance policy covering the same mobile device against the same event, then we shall not be liable to pay more than our rateable portion of the claim.

Fraud or any attempt thereof

If you or anyone acting on your behalf

- Makes a false or exaggerated claim
- Makes a false statement to support a claim
- Sends your Insurer a forged or false document to support a claim
- Makes a claim under the policy for any loss or damage caused by a deliberate willfull act

Your Insurer WILL

- Not pay the claim
- Not pay any future claim
- Declare the policy void
- Be entitled to recover the amount of any claim already paid to you
- Report the fraudulent claim to the police

Policy wording and Disclosure Notice

If a claim is rejected the insurer and not the intermediary must give reasons for repudiating your claim.

COMPLAINTS

You are entitled to complain if the service or product performance does not meet your expectations.

There are a number of parties that can assist with your concerns, namely:

1.Administration Plus	2.MFRF - Insurer	3.Short-Term Insurance Ombudsman	4.FAIS Ombudsman	6. FSCA
Email Administration Plus on: complaints@adminplus.co.za	Email MFRF on: Compliance@omnisure.co.za	Email: info@osti.co.za Telephone: 011 726 8900/0860 726 890 Fax: 011 726 5501 Physical address: 1 Sturdee Avenue,1st floor,Block A,Rosebank, Johannesburg, 2196	Email: info@faisombud.co.za Telephone: 012 762 5000/012 470 9080 Fax: 012 348 3447/086 7864 1422 Physical address: Kasteel Park Office Park, Orange Building, 2nd Floor,546 Jochemus Street, Reasmus Kloof, Pretoria, 0048	Email: info@fscsa.co.za Telephone: 0800 20 37 22/ 012 428 8000 Fax: 012 346 6941 P.O. Box 35655, Menlo Park, 0102

Any complaints **should first be referred to Administration Plus**, if you are not satisfied with your complaints resolution then you can refer your complaints to MFRF .

USE OF YOUR PERSONAL INFORMATION (THE PROTECTION OF PERSONAL INFORMATION ACT, NO 4 OF 2013)

When you enter into this policy, you will be giving us your personal information that is protected by data protection legislation. We will take all reasonable steps to protect your personal information. You authorise us to: a) Process your personal information to:- I. Communicate information to you that you ask us for. II. Provide you with insurance services. III. Verify the information you have given us against any source of database. IV. Compile non-personal statistical information about you. b) Transmit your personal information to any affiliate, subsidiary or re-insurer so that we can provide insurance services to you and to enable us to further your legitimate interests including statistical analysis, re-insurance and credit control. c) Transmit your personal information to any third-party service provider that we may appoint to perform functions relating to your policy on our behalf. You acknowledge that this consent clause will remain in force even if your policy is cancelled or lapsed.

Know your rights

- You are entitled to cancel your contract within 14 days after inception should the product not meet your requirements.
- You must be informed if any of the above detail changes and your Policy cannot be cancelled unless a written confirmation is sent to you.
- You have to be given a copy of your policy document.
- All premiums are collected via monthly debit order via your bank account, please make sure you are being debited correctly.
- The above parties are all fully licensed to practice short term Insurance in respect of Personal and Commercial Lines.
- There is no direct financial interest between the companies.
- Admin Plus carry Professional Indemnity Insurance a financial guarantee is not required.
- If a claim is rejected you need to be given reasons in writing.
- Do not sign any blank or partially completed application forms and please keep notes of anything said to you regarding your Insurance.
- Please make sure that all the information