



# Insurance Simplified!

## ORIENT MOBILE

### SECTION A: PRODUCT DESCRIPTION

#### **1) What is Orient Mobile?**

This is an insurance service provided by Kenya Orient Insurance Limited to cover your mobile devices, specifically mobile phones and tablets with a SIM card. Orient Mobile provides compensation for the cost of repairing or replacing a damaged or lost/ stolen phone/ tablet.

#### **2) What incidents are covered by Orient Mobile?**

- Loss or theft of your phone/ tablet assuming you have taken reasonable precautions to keep your device secure. Loss/ theft claims MUST be reported to the police within 48 hours of the loss. If the loss/ theft occurs when you are outside Kenya, please report the incident to the police in the country you are in and get a written report of the same.
- Accidental damage e.g. damage caused by dropping the phone/ tablet
- Liquid damage
- Malicious damage i.e. vandalism

#### **3) Does Orient Mobile also cover the mobile device accessories?**

The following accessories are covered under Orient Mobile if they are lost or damaged at the same time as the phone/ tablet:

- Standard earphones normally included during the purchase of the device
- Charger

#### **4) What incidents are NOT covered by Orient Mobile?**

- Theft or damage of the device when it is left in an unoccupied vehicle UNLESS the vehicle doors, windows and boot were all locked and the device was in the boot, glove compartment or under a seat at the time of the incident.
- Theft of the phone/ tablet when it is left unattended in a place to which the public has access
- Damage intentionally caused by the policyholder or anyone whom the policyholder has allowed to keep or use the device
- Manufacturer's defects – these should be covered under your manufacturer's warranty
- Battery damage or failure
- Loss of data and/ or the SIM card
- Software damage or failure, hardware failure in the absence of physical damage and any damage caused by viruses
- Regular wear & tear and cosmetic damage e.g. chipped paint or scratches
- Loss of or damage to the phone/ tablet due to an act of terrorism, war or radioactivity
- Subscription or reconnection costs of any kind



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- Damage for phones or tablets which have been previously repaired UNLESS that repair was done by an Orient Mobile Authorized Repairer in the course of an Orient Mobile policy period

### 5) If I have multiple phones and/ or tablets, can I insure all of them?

Yes. You can register multiple devices using the same National ID or Passport number. However, the cover for each device will have to be purchased separately and each device will have a unique policy number. More details of this can be found in [Section B](#).

### 6) Can I insure phones and tablets of any make?

At the moment, Orient Mobile can only cover genuine devices of the following makes:

- Alcatel
- Apple
- Blackberry
- HTC
- LG
- MI
- Motorola
- Nokia
- Samsung
- Sony

Please note that at the moment, Orient Mobile can only cover devices that can access the internet.

### 7) If I travel out of Kenya will my phone/ tablet still be covered?

Yes, your phone/ tablet will continue to be covered for the first 30 days of **each** trip outside Kenya.

### 8) Is there a limit on the number of claims I can make per year?

Yes, in order to ensure Orient Mobile remains an affordable product, the number of claims is limited to a maximum of **2** per device per year. The 2<sup>nd</sup> claim cannot be less than 31 days after the 1<sup>st</sup> claim.

Additionally, if a person makes 3 claims (in total for all their devices) within 1 year, they will no longer be eligible to buy Orient Mobile for any more devices. However, any devices that were insured before lodging the 3<sup>rd</sup> claim will continue to be covered until the policies expire.



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### **9) Can I buy an Orient Mobile policy if I am under the age of 18?**

No, you cannot because Orient Mobile is a contract and minors cannot enter into contracts. However, your parent or the adult who has registered the phone/ tablet SIM with the mobile network operator can buy the policy on your behalf.

### **10) If my phone or tablet is replaced after a theft or irreparable damage, will my new device be covered?**

After a device is declared lost or damaged beyond repair, the Orient Mobile cover for that device will expire and you will receive a replacement. Please take a new Orient Mobile policy for your replacement device by following the sign-up procedure in Section B. However, if your phone/ tablet is damaged and then repaired and returned to you, the Orient Mobile cover for that device will continue to run and you will not have to register again.

### **11) If I have an Orient Mobile policy will I have to pay anything additional to have my phone/ tablet repaired or replaced?**

If your phone/ tablet is damaged beyond repair or lost/ stolen, your additional cost for replacement of the device will be 10% of its insurance value, minimum KES 1,000. This amount will be deducted from the value of the replacement you will be eligible for. For example, if you have insured your phone/ tablet for KES 15,000 and it gets lost or irreparably damaged, you will be given a credit of KES 13,500 ( $15,000 - 1,500$ ) which you can redeem for a replacement at one of our authorized dealers.

However, in case of a damage claim where your device is repaired and returned to you, you will not have to pay an additional amount.

### **12) When my phone/ tablet is lost/ stolen or damaged beyond repair can my replacement device be of any make & model?**

When you are eligible to receive a replacement device, we will send you an email and SMS confirming the amount of your "replacement credit". This replacement credit will be the insurance value of the device less the Excess amount explained above. You can use the amount of the replacement credit towards the purchase of any phone or tablet sold by the dealer. You cannot use that amount towards the purchase of an alternative device such as a camera or computer.



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### **13) Can I use my replacement credit to get a more expensive device?**

Yes. You can pay our authorized dealer in cash for the difference between your credit and the price of the more expensive device you want. If, however, you redeem your replacement credit for a device that costs less than the amount of your credit, you shall not receive a refund.

### **14) If I sign up for Orient Mobile today can I make a claim immediately?**

When you sign up for Orient Mobile there is a 14-day waiting period for physical damage claims. This means that for the first 14 days of the policy period, you cannot submit a claim for physical damage. However, if your device is lost or stolen, you can claim for it immediately.

### **15) Does Orient Mobile only cover brand new devices?**

You can cover your phone/ tablet under Orient Mobile as long as it is a maximum of 1 year old from the year of purchase at the time you sign up. Orient Mobile covers device up to a maximum of 2 years. Therefore there are two scenarios:

- A: If you sign up for Orient Mobile in the year of purchase of your device, you can insure it for 1 year then renew it once for a total cover period of 2 years.
- B: If you sign up for Orient Mobile in the year after the year of purchase of your device, you can insure it once for 1 year.

*The year of purchase you provide during the sign-up process MUST be the year of purchase indicated on the original purchase receipt or warranty for the device.*

### **16) Can I cover a phone or tablet that I bought second hand?**

When making a claim under Orient Mobile, we will require you to submit the original ETR purchase receipt or a written confirmation of purchase and warranty on the letterhead of the authorized dealer who sold you the device. This receipt or warranty MUST show the year of purchase that you provided when you signed up for the policy. **Therefore we advise you to only sign up for Orient Mobile for devices which you bought from an authorized dealer and for which you have the original ETR receipt or warranty showing the date of purchase.** This receipt or warranty must display the name of the dealer, the make & model of the device, the IMEI no. of the device, the date of purchase and the amount paid.

### **17) How much does an Orient Mobile policy cost?**

The 1-year premium for your Orient Mobile policy will be determined during the sign-up process when our system identifies the make & model of your device and you confirm the year of purchase. The minimum annual premium to insure a device is KES 999.



## **18) Can I pay my Orient Mobile premium in instalments?**

You can pay your Orient Mobile premium in 3 equal monthly instalments. Towards the end of the first and second months of cover you will receive an SMS reminder to make your next payment in order to continue to cover your device. Please make this payment on or before the due date. If the payment is not made on or before the due date, your Orient Mobile policy will lapse and there will be no refund.

Please note that you must finish paying your full annual premium before a claim can be registered and processed.

## **19) When I pay my premium in instalments will my device be covered for a full year?**

When you pay your premium in instalments, you will receive cover for 1 month, which will be extended to the end of the 12-month period when you make your final payment. For example, if you paid your 1<sup>st</sup> instalment on 1<sup>st</sup> August 2013, your policy dates would be as follows:

<b>Instalment</b>	<b>Date of Payment</b>	<b>Policy Start Date</b>	<b>Policy End Date</b>
1	1 <sup>st</sup> Aug 2013	<b>1<sup>st</sup> Aug 2013</b>	31 <sup>st</sup> Aug 2013
2	31 <sup>st</sup> Aug 2013	1 <sup>st</sup> Sep 2013	30 <sup>th</sup> Sep 2013
3	30 <sup>th</sup> Sep 2013	1 <sup>st</sup> Oct 2013	<b>31<sup>st</sup> Jul 2014</b>

## **20) How do I sign up for Orient Mobile, report a theft of or damage to my phone/ tablet or check the status of my policy?**

- Sign up for Orient Mobile: [Section B](#)
- Report the theft of or damage to your phone/ tablet: [Section C](#)
- Check the status of your Orient Mobile policy: [Section D](#)

## **21) Can I sign-up my device for an Orient Mobile policy from a different phone/ tablet?**

The sign-up process for Orient Mobile must be done on the device that is to be insured. However, you can register a claim for your device or make an enquiry on your policy or claim using any phone/ tablet.

The phone/ tablet must be able to access the internet in order for any of these processes to be completed on the device.



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### **SECTION B: SIGN-UP PROCESS**

**Before you sign up for Orient Mobile, please ensure that you have the original purchase receipt for your device or a written confirmation of purchase and warranty on the letterhead of the authorized dealer who sold you the device. This receipt or warranty must display the name of the dealer, the make & model of the device, the IMEI no. of the device, the date of purchase and the amount paid. While this proof-of-purchase document is not required at the time of sign-up, it will be required at the time of a claim. The year of purchase on the receipt or warranty MUST match the year of purchase you provide during the sign-up process.**

Please also note that you will be required to show your National ID or Passport at the time of a claim. This will help to ensure that only the person who signed up for the Orient Mobile policy can claim for it.

Please note the following information somewhere you can easily refer to as you are using your phone/ tablet:

- Your National ID or passport number
- The IMEI number of your device. You can retrieve this by dialling \*#06# on your device and the IMEI no. will be displayed on the screen.

The sign-up process can only be done from the device which is to be insured. The process is initiated via SMS but is completed on the internet. Therefore, Orient Mobile only covers devices that can access the internet. The standard SMS and data rates as charged by your mobile network operator will be applied.



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The sign-up process is as follows:

- 1) Send an SMS with **OMI** to 70707





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- 2) You will receive an SMS with a link to the Orient Mobile website. Click on this link to continue with the sign-up process.





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3) Click on **Secure my phone/ tablet**.

- 4) Enter the code of your Orient Mobile sales agent. The Sales Agent will provide this code to you. If you are not using a Sales Agent, please enter the number **0**. Please note that if you enter a Sales Agent code that is not in our database, the system will assume you are not using an agent.
- 5) Enter the Year of Purchase of your device. This **MUST** be the year indicated on your original purchase receipt or warranty. Click **Continue**.



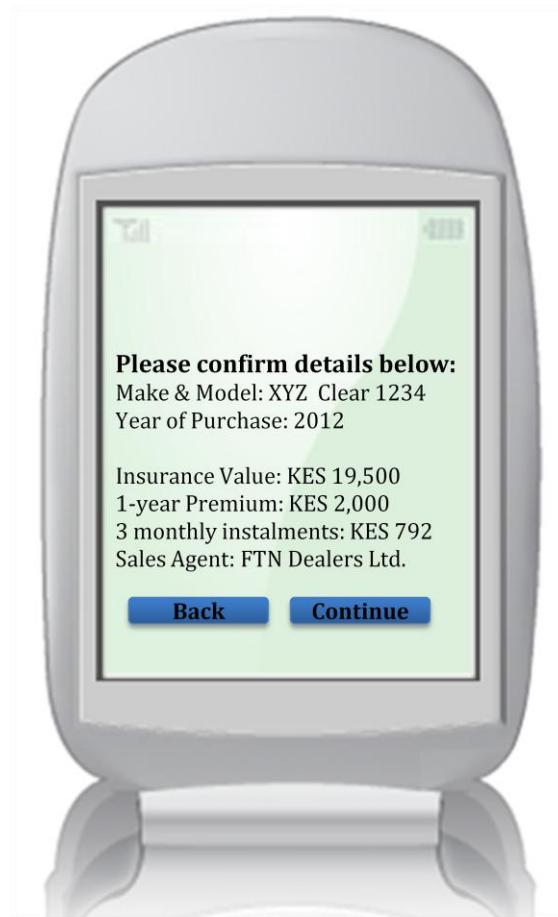


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6) The screen will display a message with the following information:

- Make & model of your phone/ tablet
- Year of purchase (as provided by you)
- Insurance Value of your phone/ tablet
- 1-year insurance premium based on the Insurance Value of your phone/ tablet
- 1-year insurance premium that can be paid in 3 monthly instalments
- Name of your Sales Agent (identified by the Sales Agent code you provide)

Click **Continue**.



KOIL uses state-of-the-art technology to confirm the details of your device and calculates an insurance value based on the make, model and year of purchase of the device. This insurance value also takes into account the expected depreciation of the device over the next 12 months. Therefore the insurance value will always be lower than the retail price of the device at the time you are taking up the policy.



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7) Please provide this information:

- Full name as indicated on your National ID or Passport
- National ID or Passport Number
- Email Address (we will email you the Terms & Conditions of your policy as soon as you complete the sign-up process)
- Preferred payment (either 1-year premium or 3 monthly instalments)

Click **Continue**.

A graphic of a silver smartphone displaying a digital form. The screen shows fields for personal information and payment preferences. The 'Continue' button at the bottom is highlighted with a blue glow.

Please provide details below:

Full name (as per ID)

National ID or Passport Number

Email Address

Telephone Number

0700000001

Select payment:

1-year premium of KES 2,000  
3 monthly payments of KES 792

**Continue**



# Insurance Simplified!

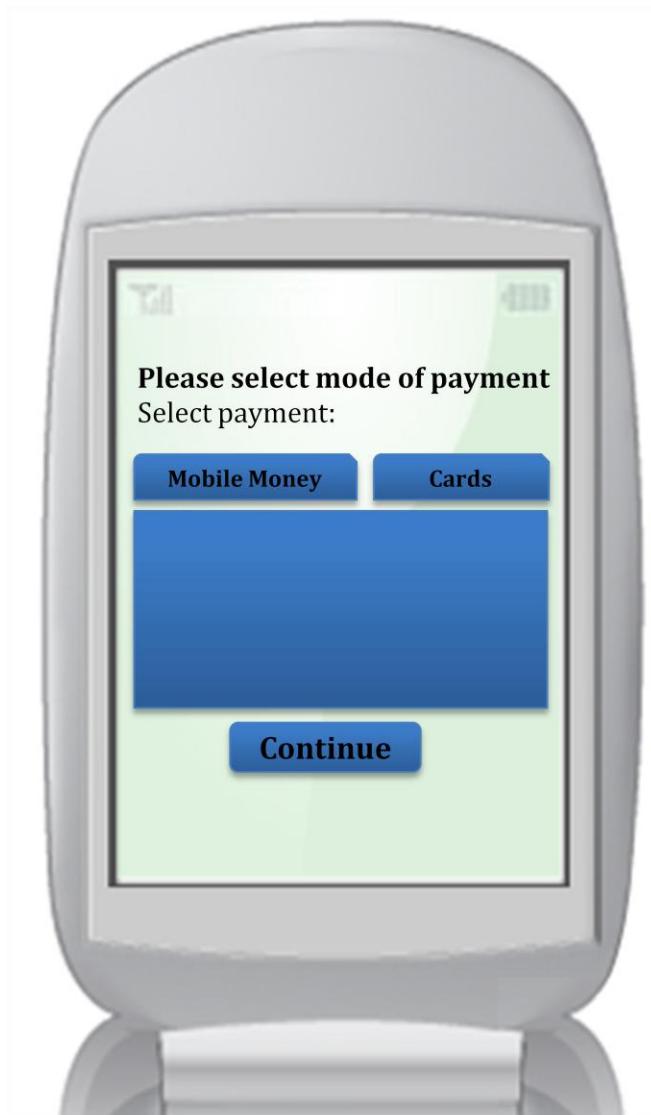
- 8) The screen will display a message with the following information:
- Make & model of your phone/ tablet
  - Year of purchase (as provided by you)
  - Insurance Value of your phone/ tablet
  - Total amount due (based on your selection of either the 1-year premium or 3 monthly instalments)
  - Your full name
  - Your National ID or Passport Number
  - Sales Agent name
  - A unique account number which you must use when making your payment. This account number is valid for 72 hours after which it expires. **Please record this PIN somewhere you can easily refer to as you use your phone/ tablet BEFORE you proceed to the next step.**





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- 9) Please select your preferred mode of payment in order to view the payment instructions. Payment can be made via Mobile Money transfer, Visa, Mastercard or Kenswitch. **If you are paying in instalments, you must pay AT LEAST the amount shown as the total amount due. If you do not pay AT LEAST this amount, you will not have a valid Orient Mobile policy and you will lose the payment.**

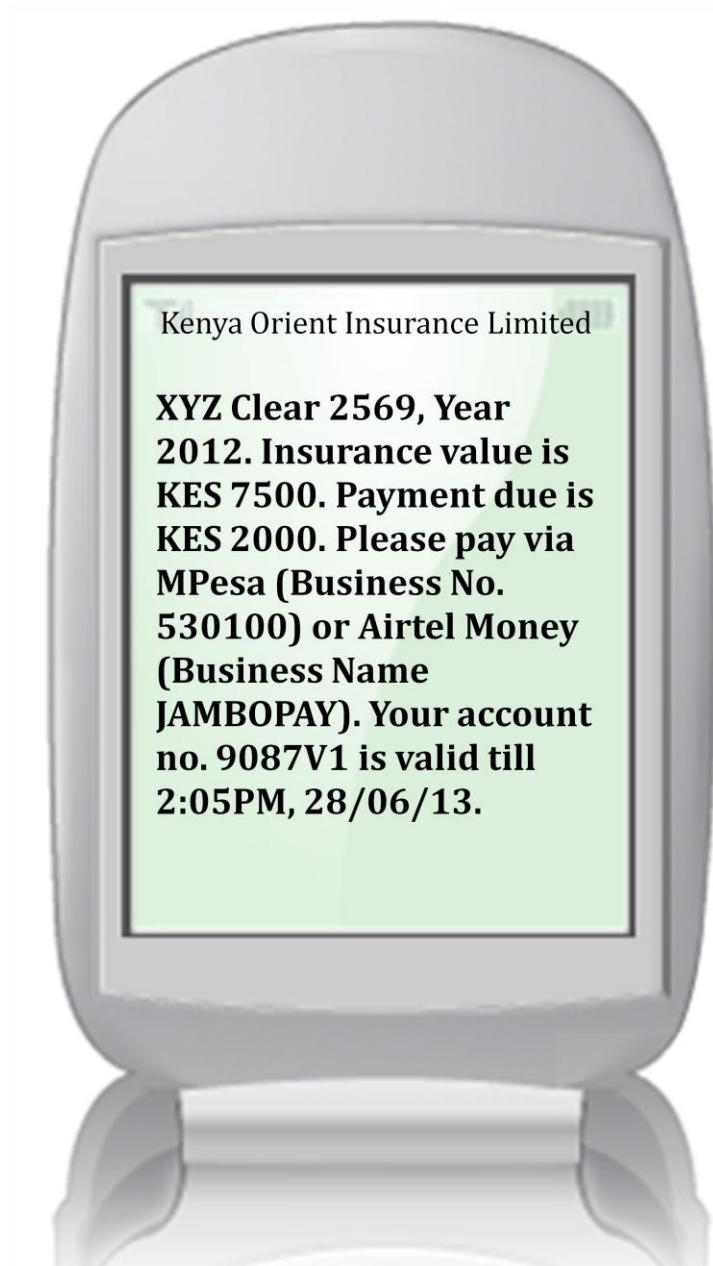




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- 10)** An SMS will also be sent to your phone/ tablet. This SMS confirms the make, model and year of purchase of your device as well as your unique account number (valid for 72 hours), payment due and the Mobile Money payment instructions.

**If you are paying in instalments, you must pay AT LEAST the amount shown as the payment due. If you do not pay AT LEAST this amount, you will not have a valid Orient Mobile policy and you will lose the payment.**





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- 11)** Once you have successfully made a payment, you will receive an SMS on your phone/ tablet with instructions to send your 15-digit device IMEI no. to 70707. The IMEI no. is a serial number that is unique to your device. You can get this number by dialling \*#06# on your phone/ tablet and it will appear on the screen. Record the first 15 digits of this number and SMS it to 70707.





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**12)** Once you have successfully made the payment for your Orient Mobile policy AND submitted your device IMEI no. to 70707, an SMS will be sent to your phone/ tablet. This SMS will contain the following information:

- Insurance value of your device
- Orient Mobile policy number
- Policy expiry date
- URL for the KOIL Orient Mobile website with the full policy Terms & Conditions. Please note that the Terms & Conditions will also be automatically emailed to you at the email address you provided during sign-up.



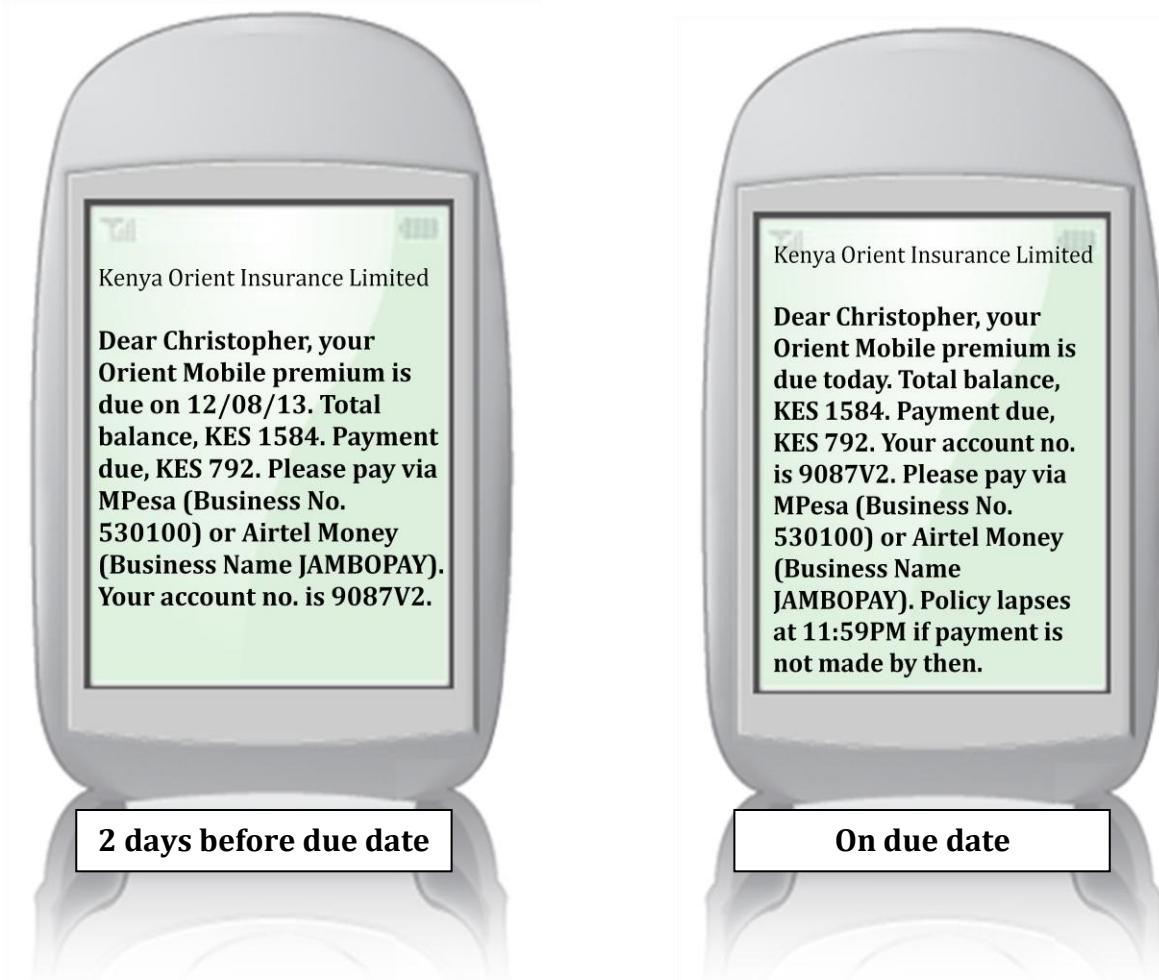


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**13)** If you are paying your premium in instalments you will receive an SMS 2 days before your payment is due with the following information:

- Full Premium balance
- Payment due
- Payment due date
- Unique account number which you MUST use when making the payment

If payment is not made by the due date, you will receive a reminder SMS on the due date.





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### **SECTION C: CLAIMS PROCESS**

The claims process is completed online. It can be initiated via SMS on **ANY** phone/ tablet which can access the internet or can also be done on our website: [www.korient.co.ke/LoveMob](http://www.korient.co.ke/LoveMob). Please ensure you have your National ID or Passport number ready before you begin.

Please note that in order to make a claim, you must have the original purchase receipt or warranty of the device. This receipt or warranty must display the name of the dealer, the make & model of the device, the IMEI no. of the device, the date of purchase (for which the year of purchase **MUST** match the one provided during sign-up) and the amount paid.

Please also note that if you are paying your premium in instalments and have not yet completed the payments, you will not be able to register a claim. You will receive instructions on how to pay the balance after which you can register the claim.



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## **Subsection C1.1: CLAIM REPORTING VIA PHONE/ TABLET**

The claim reporting process via phone/ tablet is as follows:

- 1) Send an SMS with **OMI** to 70707





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- 2)** You will receive an SMS with a link to the Orient Mobile website. Click on this link to continue with the claim registration process.





# Insurance Simplified!

**3)** Click on ***Report a Claim***.

**4)** Enter your National ID or Passport Number. Please use the ID or Passport number that you used to sign up for the policy.





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- 5) You will see a list of mobile devices that you have insured with us under that ID/ Passport number. Select the mobile device for which you are reporting a claim.
- 6) Enter a mobile telephone number and email address at which you can be reached as your claim is processed.

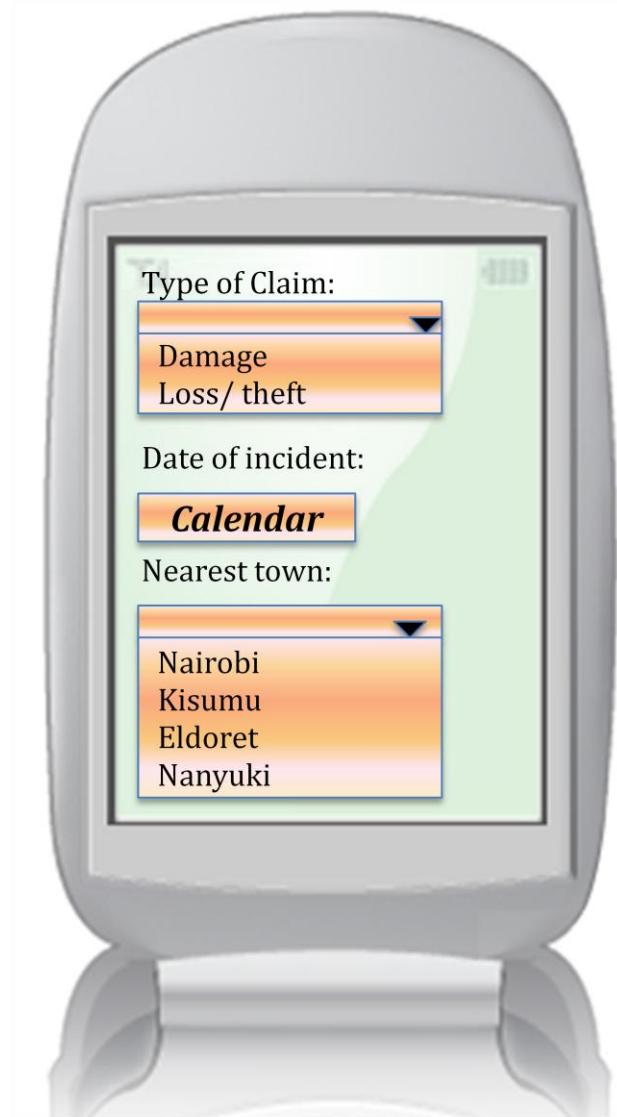
Click **Continue**.





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- 7) The screen will display your name, the device details and the policy expiry date. Please select the type of claim you are reporting.
- 8) Please enter the date of the incident and select your nearest town from the list. This is the list of towns in which our authorized repair & replacement dealers operate.





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- 9) The screen will display specific questions depending on whether you are reporting a Damage or Theft claim. Please answer all these questions and then click **Continue**.

Two mobile phone screens side-by-side, each displaying a different type of insurance claim form. Both phones have a grey body and a white screen. The left phone is labeled "Damage Claims" and the right phone is labeled "Theft Claims".

**Damage Claims**

Please describe the incident in which the device was damaged.

Type of liquid the device had contact with (if applicable):

Please describe any visible damage to the device (e.g. cracked screen).

**Theft Claims**

Please describe the incident in which the device was lost.

Where did the loss occur?

**Location**

Theft from a vehicle (skip to **Continue** if not applicable)

How was entry gained into the vehicle?  
Were all the doors and the boot locked?  
Where in the vehicle was the device?  
Who repaired the damage to the vehicle?  
Where were you when the theft occurred?

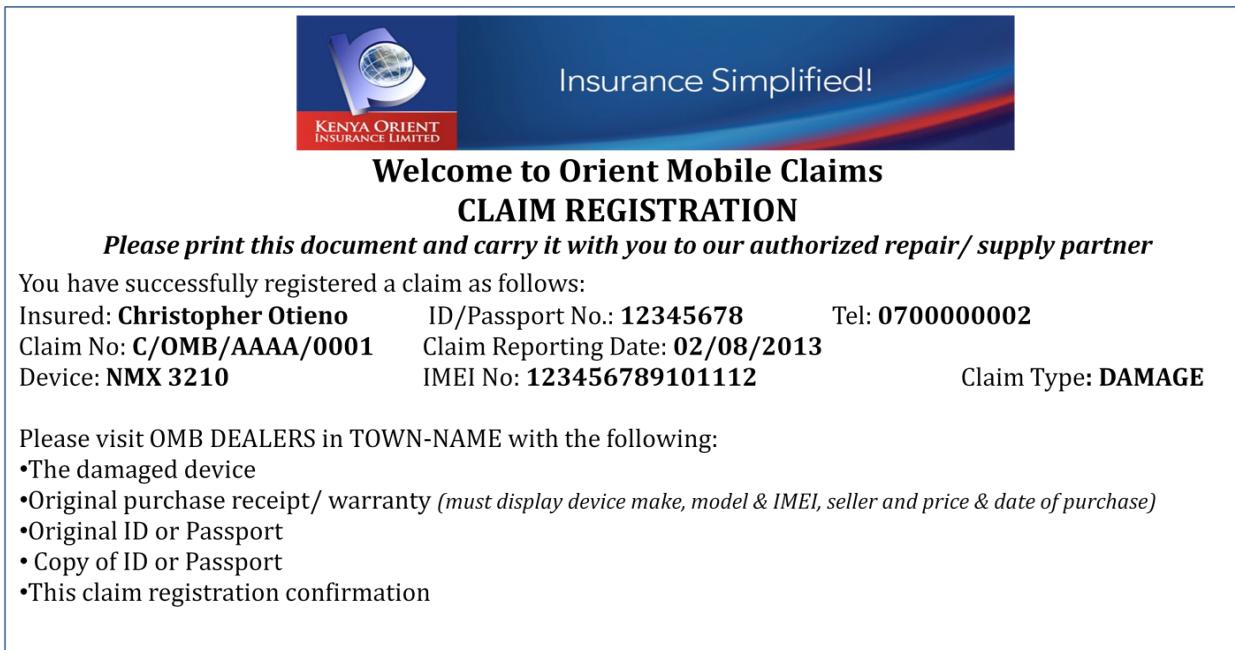
**Continue**

**Continue**



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- 10)** You will receive an email confirming that your claim has been successfully registered. This email will include an attachment, a **Claim Registration Form**, which will show all your claim information and provide a list of the claim documents you need. It will also direct you on where you can submit your claim documents.



The document template for a mobile device claim registration is titled "Welcome to Orient Mobile Claims CLAIM REGISTRATION". It includes a "Please print this document and carry it with you to our authorized repair/ supply partner" instruction. It shows sample registration details for an insured person named Christopher Otieno, with a claim number C/OMB/AAAA/0001, reporting a damage to device NMX 3210. The document also lists the required items to visit an OMB DEALER, such as the damaged device, original purchase receipt, and ID/Passport.

**Welcome to Orient Mobile Claims**  
**CLAIM REGISTRATION**

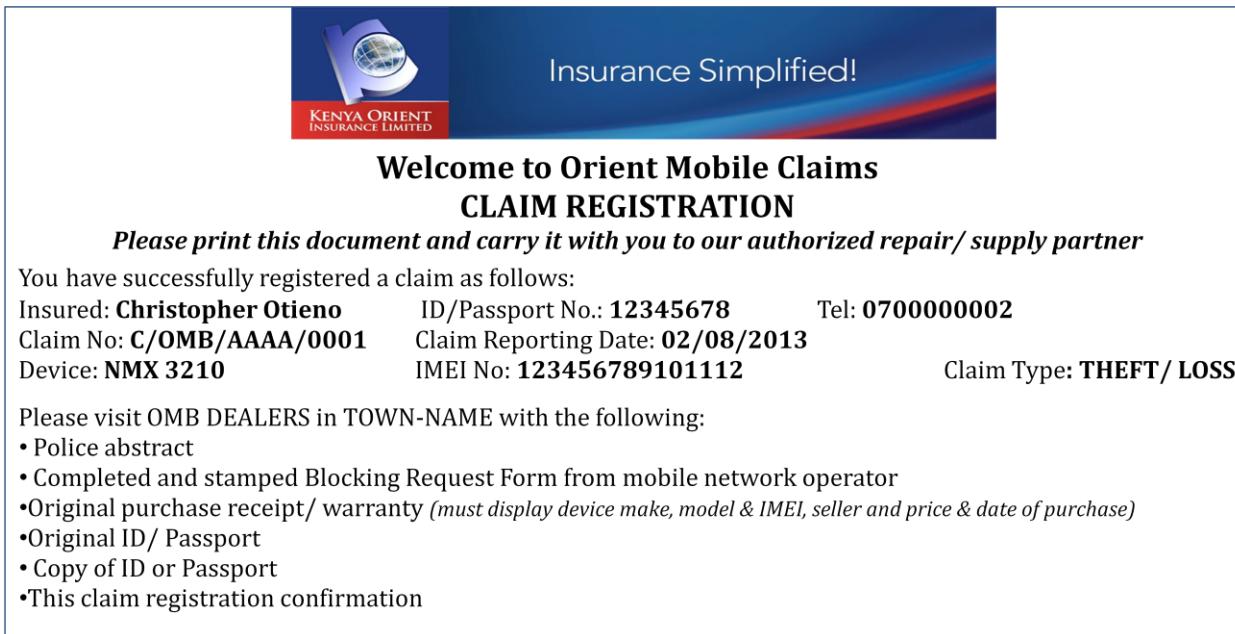
*Please print this document and carry it with you to our authorized repair/ supply partner*

You have successfully registered a claim as follows:

Insured: **Christopher Otieno**      ID/Passport No.: **12345678**      Tel: **0700000002**  
Claim No: **C/OMB/AAAA/0001**      Claim Reporting Date: **02/08/2013**  
Device: **NMX 3210**      IMEI No: **123456789101112**      Claim Type: **DAMAGE**

Please visit OMB DEALERS in TOWN-NAME with the following:

- The damaged device
- Original purchase receipt/ warranty (*must display device make, model & IMEI, seller and price & date of purchase*)
- Original ID or Passport
- Copy of ID or Passport
- This claim registration confirmation



This document template is identical to the one above but for a theft or loss claim. It shows sample registration details for an insured person named Christopher Otieno, with a claim number C/OMB/AAAA/0001, reporting a theft to device NMX 3210. The document also lists the required items to visit an OMB DEALER, such as a police abstract, a completed blocking request form, and the original purchase receipt.

**Welcome to Orient Mobile Claims**  
**CLAIM REGISTRATION**

*Please print this document and carry it with you to our authorized repair/ supply partner*

You have successfully registered a claim as follows:

Insured: **Christopher Otieno**      ID/Passport No.: **12345678**      Tel: **0700000002**  
Claim No: **C/OMB/AAAA/0001**      Claim Reporting Date: **02/08/2013**  
Device: **NMX 3210**      IMEI No: **123456789101112**      Claim Type: **THEFT/ LOSS**

Please visit OMB DEALERS in TOWN-NAME with the following:

- Police abstract
- Completed and stamped Blocking Request Form from mobile network operator
- Original purchase receipt/ warranty (*must display device make, model & IMEI, seller and price & date of purchase*)
- Original ID/ Passport
- Copy of ID or Passport
- This claim registration confirmation



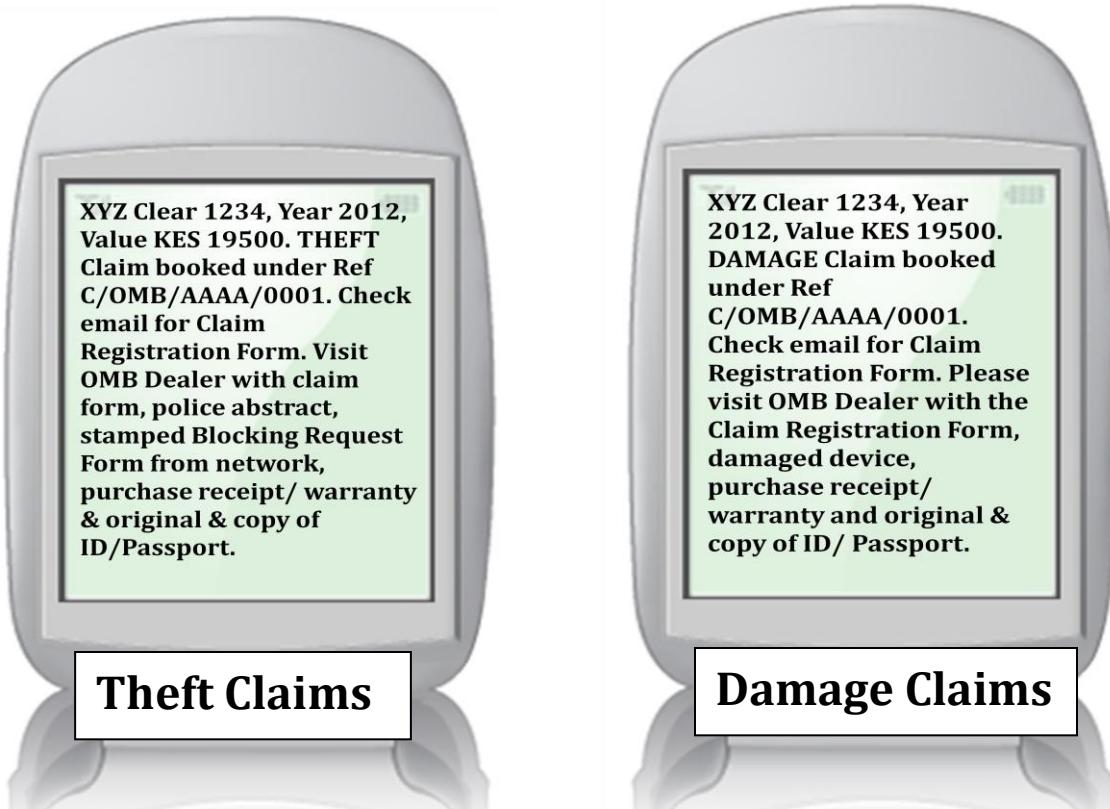
## Insurance Simplified!

- 11)** You will also receive an SMS confirming your claim number and advising you to visit our authorized dealer with specific documents depending on the type of claim. These documents are as follows:

Damage Claims	Loss/ theft Claims
Original purchase receipt/ warranty	Original police abstract
Original ID or Passport of the policyholder	Original purchase receipt/ warranty
	Original ID or Passport of the policyholder
	Original Request Form for Blocking from network operator. This form <b>must</b> bear the official stamp of the appropriate network operator

**Note that for Damage claims, you must also submit the damaged phone/ tablet to the dealer.**

Please remember that the original ETR receipt or warranty must display the name of the dealer, the make & model of the device, the IMEI no. of the device, the date of purchase and the amount paid. The year of purchase indicated on the receipt **MUST** match the year of purchase you provided during sign-up.





# Insurance Simplified!

## **Subsection C1.2: CLAIM REPORTING ONLINE**

The claim reporting process on our website is as follows:

- 1)** Log onto [www.korient.co.ke/OMB/Claims](http://www.korient.co.ke/OMB/Claims)
- 2)** Enter your National ID / Passport No. and click **Submit**

A screenshot of a web page titled "Welcome to Orient Mobile Claims". At the top left is the Kenya Orient Insurance Limited logo. To its right is the slogan "Insurance Simplified!". Below the logo is a text input field with placeholder text "Please enter your National ID / Passport Number" and a pre-filled value "12345678". At the bottom right of the input field is a blue "Submit" button.



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- 3) The screen will display your name, tel. no. and email address if provided at sign-up. If an email address was not provided at sign-up you must provide one on this screen.

Please also provide a mobile telephone no. at which you can be reached while your claim is being processed.

The screen will also display all the devices insured under your ID/ Passport number. Select the device for which you are making a claim by clicking on its make & model.

A screenshot of the Orient Mobile Claims application. At the top, it shows the Kenya Orient Insurance Limited logo and the slogan "Insurance Simplified!". Below this, a header reads "Welcome to Orient Mobile Claims". There are two input fields: "Client Name: Christopher Otieno" and "Telephone No: 0700000001". A text instruction "Please provide a mobile telephone no. and email address at which you can be reached while your claim is being processed." is displayed above an empty input field. Another input field shows "Email Address: christopher@emailaddress.com". A section titled "Please select the device for which you are making a claim" contains a table with two rows of data. An arrow points from the text "Select the device for which you are making a claim" to the first column of the table.

Make & Model	Cover Till	Insured Value (KES)	Tel No.	IMEI No.	Policy No.
NMX3210	20/06/2014	7,000	0700000001	0000000000000000	OMB/AAAA/0001
BB Black	20/07/2014	25,000	0700000008	0000000000000000	OMB/AAAA/0002



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- 4) The screen will display your name, tel. no. and device details. Select the type of claim you are reporting, the date of the incident and your nearest town. These are the towns in which our authorized repair/ supply partners operate.

Click **Submit**.



The screenshot shows the 'Orient Mobile Claims' application interface. At the top, the Kenya Orient Insurance Limited logo and slogan 'Insurance Simplified!' are displayed. Below the logo, the title 'Welcome to Orient Mobile Claims' is centered. The form fields include:

- Client Name: Christopher Otieno
- Contact Mobile No: 0700000002
- Device: NMX 3210      IMEI No: 123456789101112
- Please select the type of claim you are reporting:
  - Select your nearest town (dropdown menu showing Nairobi, Kisumu, Eldoret, Nanyuki)
  - Date of incident (calendar icon)
- Claim Type (dropdown menu showing Damage, Loss/ theft)
- Submit button



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- 5) The screen will display your name, tel. no., device details, claim details and your nearest town. Answer the questions asked about your claim. Click **Submit**.

## Damage Claims



### Welcome to Orient Mobile Claims

Client Name: Christopher Otieno      Contact Mobile No: 0700000002      Type of claim: **DAMAGE**

Device: NMX 3210    IMEI No: 123456789101112      Incident date: 31/07/2013

Please describe the incident in which the device was damaged.

If the device had contact with any liquid, please specify the type of liquid.

Please describe any visible damage to the device.

**Submit**

## Loss/ Theft Claims



### Welcome to Orient Mobile Claims

Client Name: Christopher Otieno      Contact Mobile No: 0700000002      Type of claim: **LOSS/ THEFT**

Device: NMX 3210    IMEI No: 123456789101112      Incident date: 31/07/2013

Please describe the incident in which the device was lost/ stolen

Incident location:

- Vehicle
- Office
- Home
- Social event
- Other (specify)

**Theft from a Vehicle (if not applicable, skip to Submit)**

- How was entry gained into the vehicle?
- Were all the doors and the boot locked?
- Where in the vehicle was the device?

Who repaired the damage to the vehicle?  
Where were you when the theft occurred?

**Submit**



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- 12)** On the next screen, you will receive an Orient Mobile **Claim Registration Form**. Please save this form and print it as you will be required to carry it to the repair centre/ shop. You will also receive an email confirming that your claim has been successfully registered. This email will include the **Claim Registration Form**, which will show all your claim information and provide a list of the claim documents you need. It will also direct you on where you can submit your claim documents.



*Please print this document and carry it with you to our authorized repair/ supply partner*

You have successfully registered a claim as follows:

Insured: **Christopher Otieno** ID/Passport No.: **12345678** Tel: **0700000002**

Claim No: **C/OMB/AAAA/0001** Claim Reporting Date: **02/08/2013**

Device: **NMX 3210** IMEI No: **123456789101112** Claim Type: **DAMAGE**

Please visit OMB DEALERS in TOWN-NAME with the following:

- The damaged device
- Original purchase receipt/ warranty (*must display device make, model & IMEI, seller and price & date of purchase*)
- Original ID or Passport
- Copy of ID or Passport
- This claim registration confirmation



## Insurance Simplified!

### **Subsection C2: REPAIR OR REPLACEMENT OF DEVICE**

- 1)** In case of a damage claim where your device can be repaired, you will receive an SMS and email notification that repairs have begun and informing you of the date you can collect your replacement device. You can expect to receive the notification SMS and email 3 working days after you have completed registering your claim at the repair centre/ shop.

Please collect your device from the outlet where you dropped it when reporting your claim.





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- 2)** In case of a damage claim where your device cannot be repaired, you will receive an SMS and email indicating the replacement limit for your new device. You can expect to receive the notification SMS and email 3 working days after you have completed registering your claim at the repair centre/ shop.

Please note that the excess of 10% of device value (minimum KES 1000) will have been automatically deducted from your replacement limit. For example if the insurance value of your device was KES 7,500, your replacement limit will be KES 6,500. Please refer to **Question 11** in [Section A](#) for more details on this.

Please collect your replacement device from the outlet where you reported your claim. If you would like to get a replacement device that costs more than your replacement limit, you may pay the difference directly to the outlet and get that device. Remember to buy an Orient Mobile policy for your new device!





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- 3)** In case of a loss/theft claim, you will receive the notification below indicating the replacement limit for your new device. You can expect to receive the notification SMS and email 3 working days after you have completed registering your claim at the repair centre/ shop.

Please note that the excess of 10% of device value (minimum KES 1000) will have been automatically deducted from your replacement limit. For example if the insurance value of your device was KES 7,500, your replacement limit will be KES 6,500. Please refer to **Question 11** in Section A for more details on this.

Please collect your replacement device from the outlet where you reported your claim. If you would like to get a replacement device that costs more than your replacement limit, you may pay the difference directly to the outlet and get that device. For a replacement device that falls within your replacement limit, the shop will give you the same make & model as the device you had previously insured or, if unavailable, the next closest model. Remember to buy an Orient Mobile policy for your new device!





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- 4) If for any reason your claim is not payable, we will advise you of the reason via SMS and email. You can expect to receive the notification SMS and email 3 working days after you have completed registering your claim at the repair centre/ shop.





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## **SECTION D: POLICY & CLAIMS STATUS UPDATE**

You can reconfirm the details of your Orient Mobile policy or check the status of your claim at any time by following the steps outlined below. Please ensure you have your National ID or Passport number ready before you begin.

- 1) Send an SMS with **OMI** to 70707.





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- 2)** You will receive an SMS with a link to the Orient Mobile website. Click on this link to continue with the enquiries process.





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3) Click on ***Check the status of my policy/ claim.***

4) Enter your National ID or Passport Number. Please use the ID or Passport number that you used to sign up for the policy.



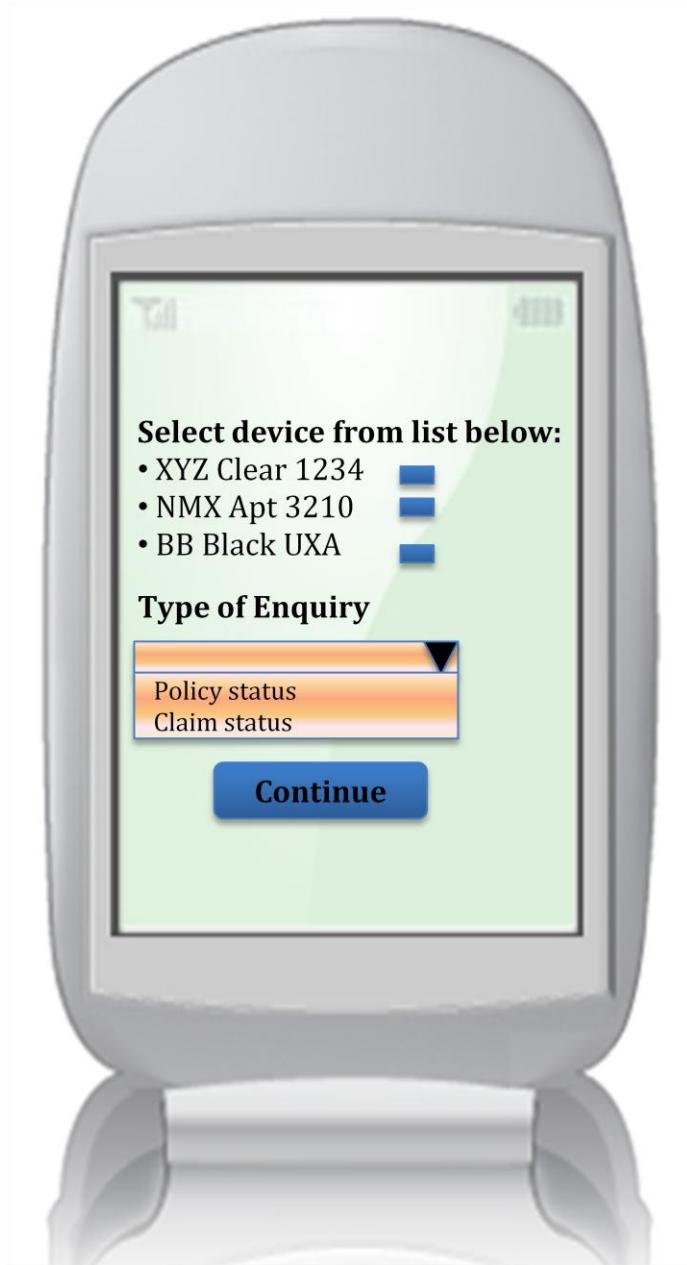


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5) Select the device for which you are making an enquiry.

6) Select the type of enquiry you are making.

Click **Continue**





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- 7) To confirm the status of a policy, the screen will display a message containing:
- Policyholder's name
  - Device make, model, year of purchase and insurance value
  - Policy number
  - Policy expiry date
  - Outstanding balance (if applicable)
- 8) To confirm the status of your claim, the screen will display a message containing:
- Policyholder's name
  - Device make, model, year of purchase and insurance value
  - Policy number
  - Claim type (Damage/ Theft) & claim number
  - Stage which your claim has reached (e.g. **REPAIRS IN PROGRESS**)

