



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 within 48 hours 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 will be replaced along with your lost or irreparably damaged device:

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

Please note that these accessories cannot be insured and claimed for separately from the device.

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 device 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
- Any damage caused by viruses



- Unexplained damage i.e. if the damage to the device was not caused by a specific accidental incident e.g. a fall
- 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
- 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
- Loss or damage that occurred while the policyholder was intoxicated

*** See below for more information on data recovery*

5) How do I recover lost data if my phone is lost or damaged?

Orient Mobile clients have the option of buying a mobile device security solution that enables contact back-up and allows the user to remotely erase data from the device in case it is stolen. Please contact us if you are interested in this solution. Alternatively, you can use the numerous free data recovery solutions currently available in the market. Many smart-phones and tablets come with pre-installed applications or allow users to download applications that:

- Back up device data (including contacts)
- Enable the user to remotely delete data
- Track the stolen device

6) 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](#).

7) Can I insure phones and tablets of any make?

At the moment, Orient Mobile can only cover selected models of the following makes:

- Alcatel
- Apple
- ASUS
- Blackberry
- Forme
- G-Tide
- HP
- HTC



- iTel
- LG
- Mi-Fone
- Motorola
- Nokia
- Samsung
- Sony
- Tecno

The list of covered devices will be reviewed on a regular basis. Please note that at the moment, Orient Mobile can only cover devices that can access the internet. If you would like to find out if your device can be covered by Orient Mobile, please follow the process outlined in [Section B](#).

8) 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.

9) 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 **two** claims per device per year. The 2nd claim cannot be less than 31 days after the 1st claim.

Additionally, if a person makes **three** 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 3rd claim will continue to be covered until the policies expire.

10) 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.

11) 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 be in force and you will not have to register again.

12) 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 first portion of a claim which is paid by the Insured is known as **Excess**. The payment of **Excess** is a standard practice for most classes of property insurance e.g. motor vehicle insurance, Fire insurance for residential and commercial buildings, insurance for business stock or equipment, etc.

This **Excess** 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.

13) How will I know whether my damaged phone/ tablet should be repaired or replaced?

Once you submit your damaged device and all accompanying documents to an authorized outlet, you will receive notification via SMS and email on whether your device will be repaired or replaced. You will receive this notification within 3 working days. Please see [Section C](#) for more details.

14) 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 Limit. This Replacement Limit will be the insurance value of the device less the Excess amount explained above. You can use the amount of the Replacement Limit 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.

15) Can I use my Replacement Limit to get a more expensive device?

Yes. You can pay our authorized dealer in cash for the difference between your Replacement Limit and the price of the more expensive device you want. If, however, you redeem your



Replacement Limit for a device that costs less than the amount of your Replacement Limit, you shall not receive a refund.

16) If my Replacement Limit is more than the cost of the replacement phone, can I use the balance towards the purchase of something else at the outlet?

Yes. You can use the balance of your Replacement Limit to get an additional phone, tablet, charger, battery, cover or set of earphones.

17) 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 accidental physical damage claims. This means that if your device is damaged within the first 14 days of the policy period, that claim is not payable. However, if your device is lost or stolen, you can claim for it immediately.

18) Does Orient Mobile only cover brand new devices?

You can cover your phone/ tablet under Orient Mobile as long as it was bought in the current year or last year. Orient Mobile covers devices 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 and upon expiry, buy another 1-year policy. For example, if you bought your device in 2013, you can buy an Orient Mobile policy in 2013 and then buy another policy in 2014.

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. For example, if you bought your device in 2012, you can buy an Orient Mobile policy in 2013. However, you will not be eligible to buy another policy for that device in 2014.

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

19) Can I cover a phone or tablet that I bought second hand?

Yes, if you have the receipt. When making a claim under Orient Mobile, we will require you to submit the original or certified copy of the Electronic Tax Register (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 for which you have the original or certified copy of the ETR receipt or warranty showing the date of purchase.** This 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. Photocopied receipts must be certified by the retailer who sold you the device.

20) I have the original receipt for my phone/ tablet but it is fading. Can I still use it to make a claim?

We recommend that you make a copy (photocopy or scan) of your receipt before it fades and have the retailer certify this copy. Please store the original receipt with the photocopy and submit both when making a claim. **Please note that claims submitted with photocopied receipts may take longer to process.**

21) At the time I bought my Orient Mobile policy I had a receipt but it is now lost or completely faded. Can I make a claim?

In order to make an Orient Mobile claim you must have the original or certified copy of an ETR receipt or warranty that displays 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. Please check with the authorized dealer who sold you the device to find out if they can re-print your receipt or certify the photocopy. **Please note that claims submitted with photocopied receipts may take longer to process.**

22) My ID/ Passport has been misplaced. How can I make a claim?

In this case, please provide a completed police abstract with the details of your lost ID or passport. **Please note that claims submitted with police abstracts in place of IDs or Passports may take longer to process.**

23) Can I choose the value for which I want to insure my phone/ tablet?

No. The insurance value of your phone will be determined based on its make and model and year of purchase. Our database has a device catalogue with a set value for every make and model that we insure. We update these prices regularly in order to keep up-to-date with the continually changing market prices of mobile devices. You will see the insurance value of your device during the sign-up process ([Section B](#)) before you make a payment. This is to ensure that you are comfortable with the insurance value before committing to an Orient Mobile policy.

24) If I insure my phone/ tablet for the given insurance value and your catalogue prices change will the insurance value of my device also change?



No it will not. Once you buy an Orient Mobile policy, the insurance value of your device remains the same for the entire policy period. In case your device is lost or damaged beyond repair, its replacement value will be based on the insurance value regardless of the catalogue/ market price at that time.

25) 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.

26) 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.

27) 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 1st instalment on 1st August 2013, your policy dates would be as follows:

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

You can pay your total outstanding balance at any time before the policy lapses.

28) My phone is a dual SIM and has two IMEI numbers. Which one should I submit when signing up for Orient Mobile?

Please submit the IMEI no. that appears on the ETR receipt or warranty for the device. If both IMEI numbers appear on the receipt or warranty, please submit the one displayed on your handset as IMEI 1. More details on this can be found in [Section B](#).



29) Can I sign-up for an Orient Mobile policy for my device using a different phone/ tablet?

No. The sign-up process for Orient Mobile must be completed 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.

30) How long will it take for my phone/ tablet to be repaired or replaced once I report a claim?

- Repairs: this will depend on the extent of the damage of the phone/ tablet. For most repairs, your device will be ready for collection within 4 to 5 working days from when you submit the required claim documents at our authorized partner's outlet. However, certain repairs may take a longer time.
- Replacements: on average, it will take 3 to 4 working days from when you submit the required claim documents at our authorized partner's outlet for you to receive confirmation that you can collect a replacement device.

You can expect to receive feedback from KOIL via SMS and email within 3 working days of submitting your claim at the outlet. **Please note that claims submitted with photocopied receipts or Police abstracts in place of ID/ Passport may take longer to process.**

Please see [Section C](#) for more details.

31) 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 or claim?

- 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 or claim: [Section D](#)



SECTION B: SIGN-UP PROCESS

Before you sign up for Orient Mobile, please ensure that you have the original or certified copy of ETR purchase receipt for your device or a written confirmation of purchase and warranty on the letterhead of the authorized dealer where you bought the device. This 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. Photocopied ETR receipts must be certified by the retailer who sold the device. 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 ETR 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 i.e. the unique serial 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 apply.

The sign-up process could take between 5 and 25 minutes to complete depending on mobile network signal strength, internet speed of the device, the payment method, and user speed.



The sign-up process is as follows:

- 1) Send an SMS with the word **Mobile** to 70707. Alternatively, please enter this URL into your device's **default browser** and proceed to Step 4 below: omb.korient.co.ke/enquiry/insure





- 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.





- 3) Click on ***Secure my phone/ tablet***.
- 4) Enter the code of your Orient Mobile sales agent. Your 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 an invalid Sales Agent Code, the system will default to **Direct** i.e. 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.
- 6) Enter your full name (as per your ID or Passport) and email address. Click **Continue**.

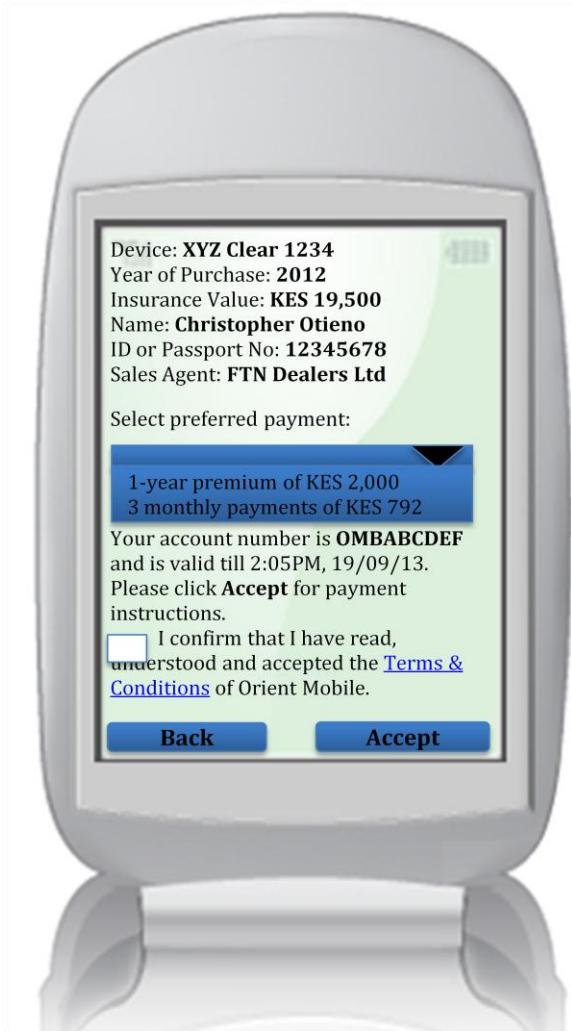




7) The screen will display a message with the following information:

- Make & model of your phone/ tablet and its year of purchase (as provided by you)
- Insurance Value of your phone/ tablet
- Your name and ID or Passport No.
- Name of your Sales Agent (identified by the Sales Agent code you provided)
- 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
- 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 account number somewhere you can easily refer to as you use your phone/ tablet.

Click **Accept**.

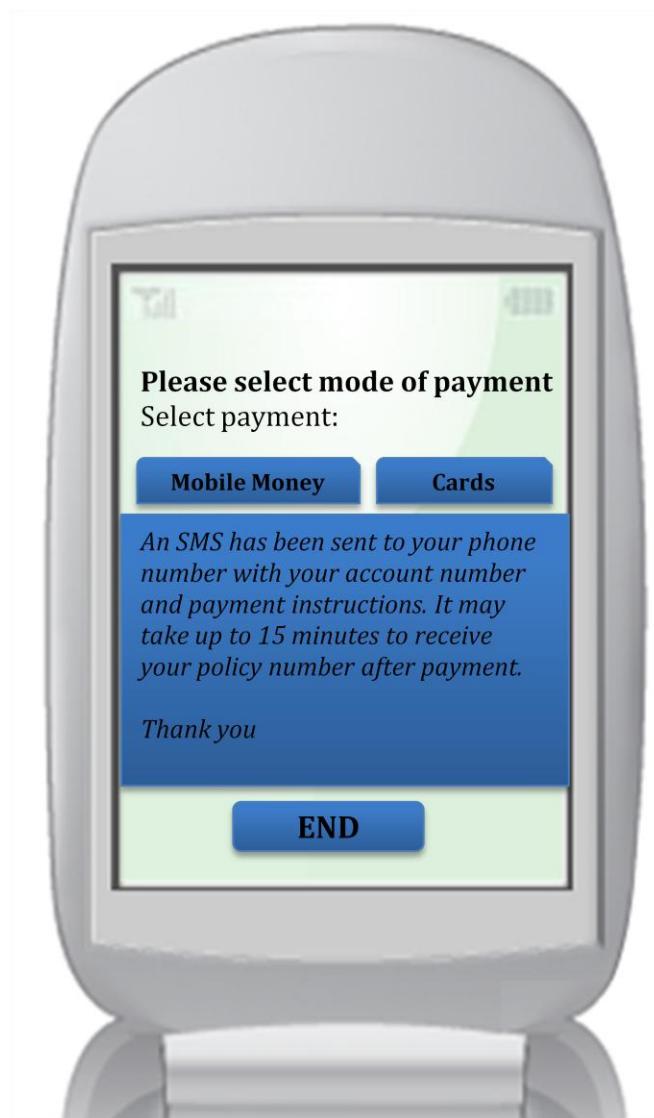




KOIL uses state-of-the-art technology to confirm the details of your device and calculates an insurance value based on the make, model and year of purchase of the device. This insurance value also takes into account the expected depreciation of the device over the next 12 months. Therefore the insurance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



- 8) 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.



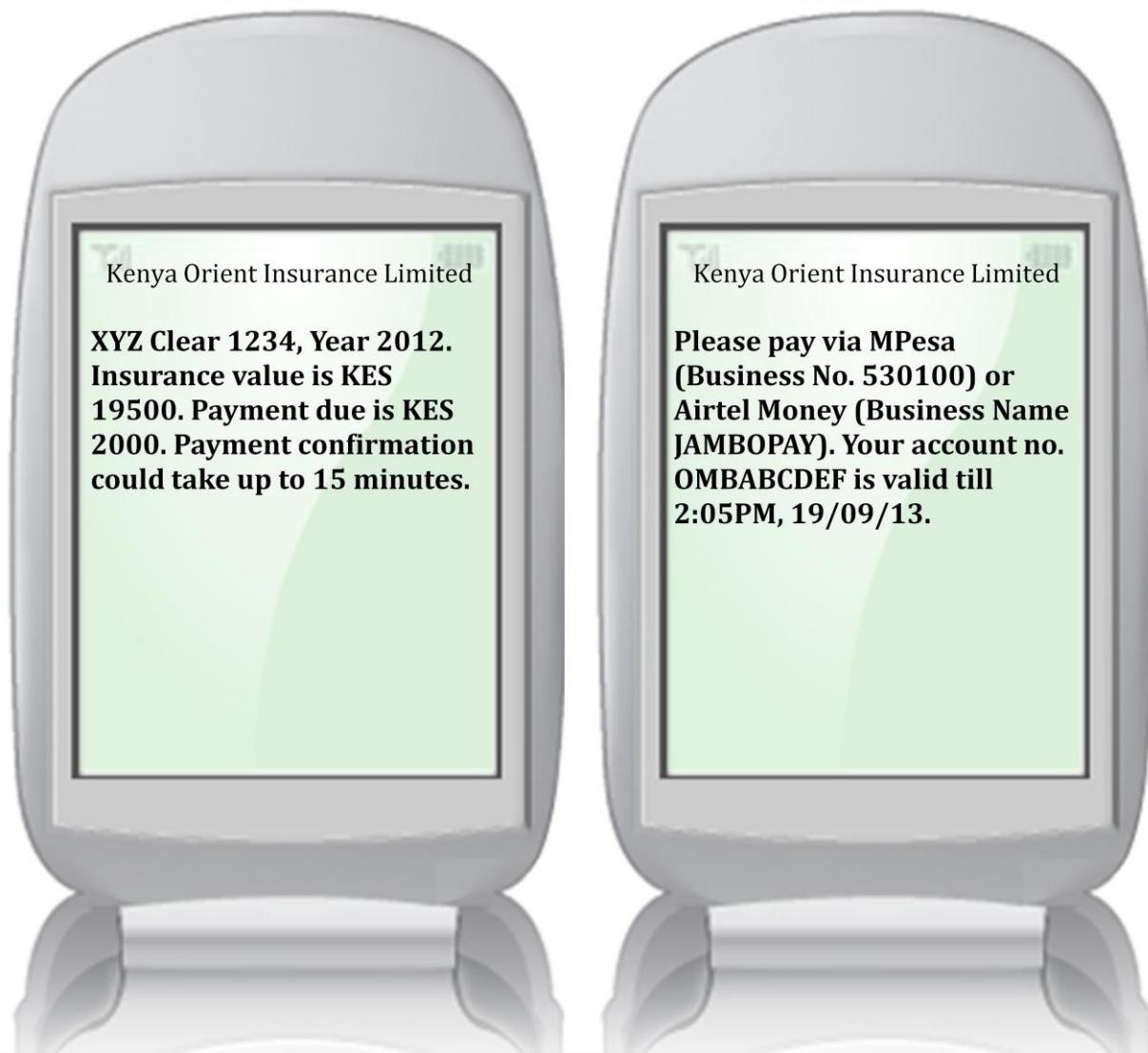


9) Two SMS messages will also be sent to your phone/ tablet:

SMS 1 will confirm the make, model and year of purchase of your device as well as its insurance value and the amount due. The amount due will be the choice you selected i.e. either 1 lumpsum payment or an instalment payment.

SMS 2 will provide your unique account number (valid for 72 hours) and the Mobile Money payment instructions.

When making your payment, 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 be advised to top up the payment in order to proceed.





- 10)** 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.





11) 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:

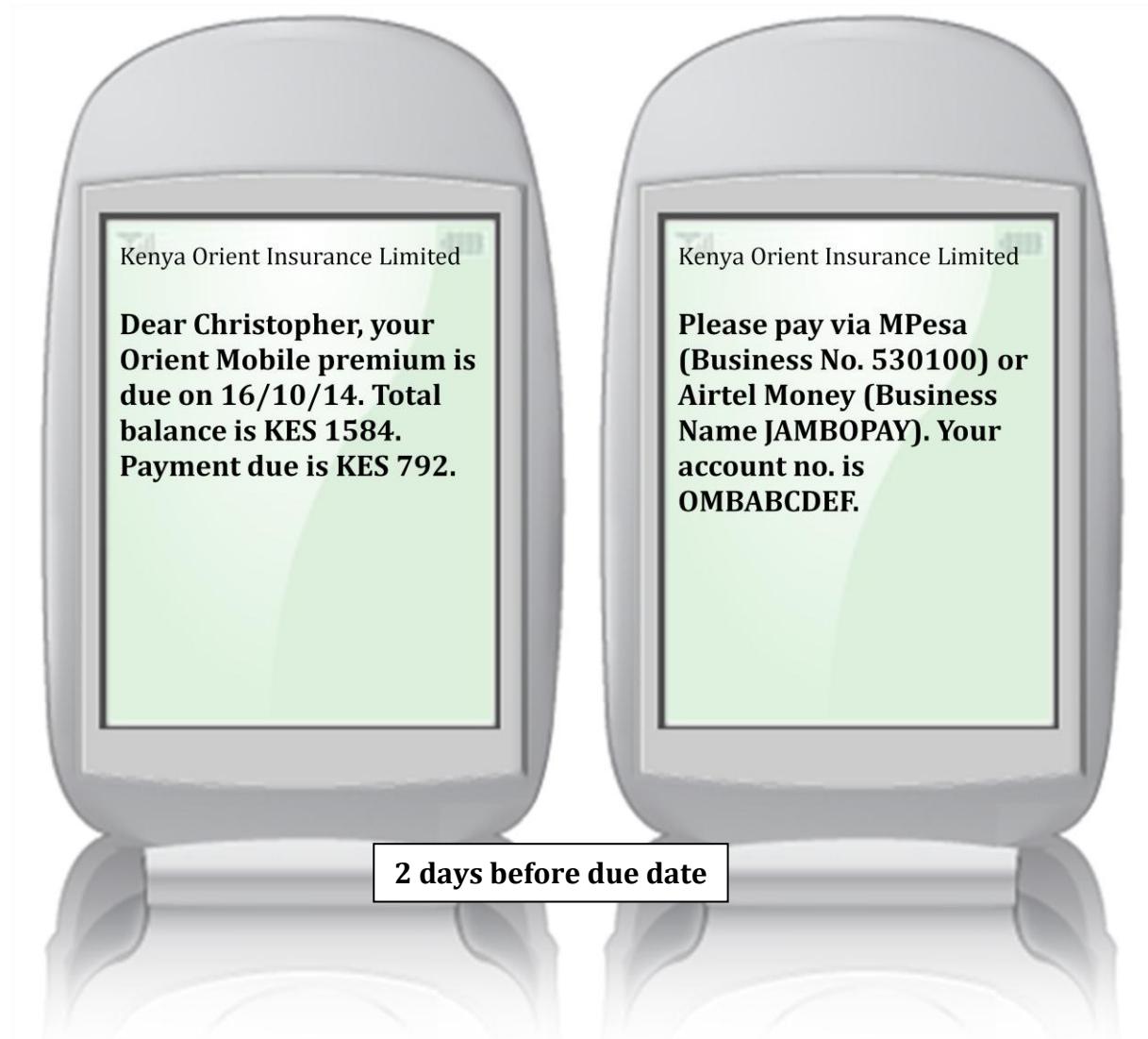
- Insurance value of your device
- Orient Mobile policy number
- Policy expiry date
- URL for the KOIL Orient Mobile website with the full policy Terms & Conditions. Please note that the Terms & Conditions will also be automatically emailed to you at the email address you provided during sign-up.





12) 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
- Mobile Money payment instructions.





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





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: <http://omb.korient.co.ke>. 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 or certified copy of 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. Photocopied receipts must be certified by the retailer who sold the device.

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.



Subsection C1.1: CLAIM REPORTING VIA PHONE/ TABLET

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

- 1) Send an SMS with the word **Mobile** to 70707.





- 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.





- 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.





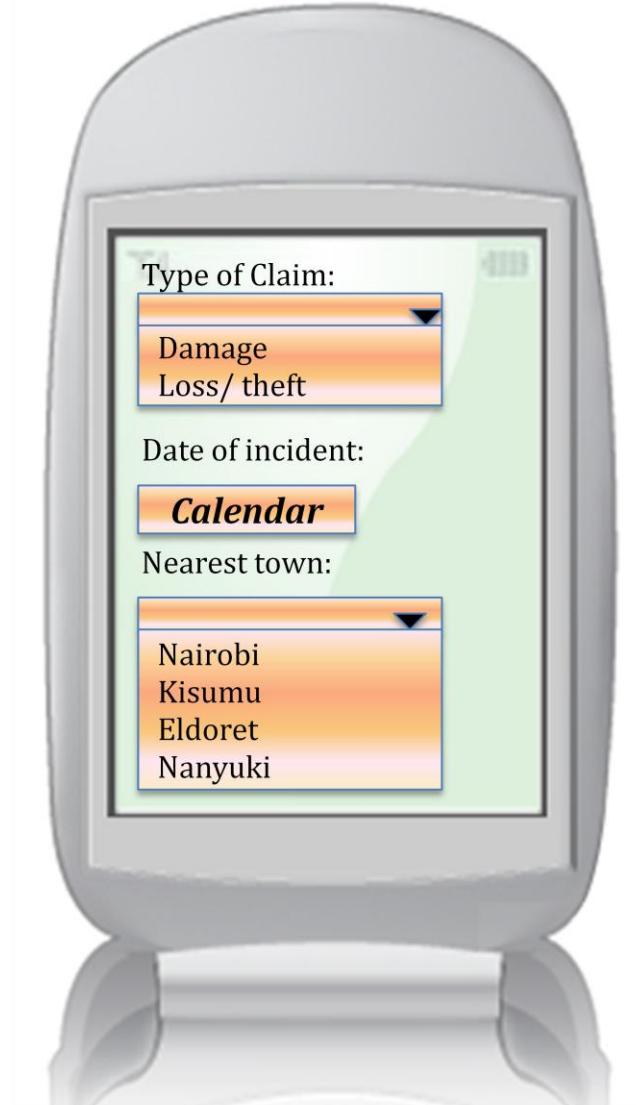
- 5) You will see a list of mobile devices that you have insured with us under that ID/ Passport number. Select the mobile device for which you are reporting a claim.
- 6) Enter a mobile telephone number and email address at which you can be reached as your claim is processed.

Click **Continue**.





- 7) Please select the type of claim you are reporting, 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.





- 8) 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 are shown side-by-side, illustrating the user interface for reporting claims. Both phones have a light gray body and a white rectangular input area.

Left Phone (Damage Claims):

- Section Header:** Damage Claims
- Text Input:** Please describe the incident in which the device was damaged.
[Redacted]
- Text Input:** Type of liquid the device had contact with (if applicable):
[Redacted]
- Text Input:** Please describe any visible damage to the device (e.g. cracked screen).
[Redacted]
- Button:** Continue

Right Phone (Theft Claims):

- Section Header:** Theft Claims
- Text Input:** Please describe the incident in which the device was lost.
[Redacted]
- Text Input:** Where did the loss occur?
[Redacted]
Location [Dropdown menu icon]
- Text Input:** 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?
- Button:** Continue



- 9) The screen will display a summary of the claim you have successfully registered. You will also 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.

**KENYA ORIENT
INSURANCE LIMITED**

Welcome to Orient Mobile Claims
CLAIM REGISTRATION FORM

This document has been emailed to yourname@address.com. 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 Form

Please carry all the above items when visiting the outlet. The outlet is authorized to accept your claim only when all the above items are submitted.

If your device is to be replaced, please note the Replacement Limit will be arrived at by deducting an Excess of 10% of Insurance Value (minimum KES 1,000) from the Insurance Value. In case your device is to be repaired, no Excess will apply.

**KENYA ORIENT
INSURANCE LIMITED**

Welcome to Orient Mobile Claims
CLAIM REGISTRATION FORM

This document has been emailed to yourname@address.com. 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 Form

Please carry all the above items when visiting the outlet. The outlet is authorized to accept your claim only when all the above items are submitted.

If your device is to be replaced, please note the Replacement Limit will be arrived at by deducting an Excess of 10% of Insurance Value (minimum KES 1,000) from the Insurance Value.



10) 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 ID or Passport of the policyholder	Original ID or Passport of the policyholder
Copy of ID or Passport of the policyholder	Copy of ID or Passport of the policyholder
Original purchase receipt/ warranty	Original purchase receipt/ warranty
Claim Registration Form	Claim Registration Form
	Original police abstract
	Original Request Form for Blocking from network operator. This form must 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.



Damage Claims

Kenya Orient Insurance Limited

**XYZ Clear 1234, Year 2012,
Value KES 19500. DAMAGE
Claim booked under Ref
C/OMB/AAAAA/0001. Check
email for Claim
Registration Form.**

Kenya Orient Insurance Limited

**Please visit OMB Dealer
with the Claim Registration
Form, damaged device,
purchase receipt/
warranty and original &
copy of ID/ Passport.**



Theft Claims

Kenya Orient Insurance Limited

**XYZ Clear 1234, Year 2012,
Value KES 19500. THEFT
Claim booked under Ref
C/OMB/AAAA/0001. Check
email for Claim
Registration Form.**

Kenya Orient Insurance Limited

**Visit OMB Dealer with
claim form, police abstract,
stamped Blocking Request
Form from network,
purchase receipt/
warranty & original & copy
of ID/Passport.**



Subsection C1.2: CLAIM REPORTING ONLINE

The claim reporting process on our website is as follows:

- 1)** Visit <http://omb.korient.co.ke> and click on **Register a Claim**
- 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 is the Kenya Orient Insurance Limited logo. Below it is a text input field containing the placeholder "Please enter your National ID or Passport Number" and a pre-filled value "12345678". A blue "Submit" button is located below the input field.

KENYA ORIENT
INSURANCE LIMITED

Welcome to Orient Mobile Claims

Please enter your National ID or Passport Number

Submit



- 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 a mobile application interface for 'Orient Mobile Claims'. At the top, the Kenya Orient Insurance Limited logo is displayed. Below it, the text 'Welcome to Orient Mobile Claims' is centered. Two input fields are shown: 'Client Name: Christopher Otieno' and 'Telephone No: 0700000001'. A large text instruction 'Please provide a mobile telephone no. and email address at which you can be reached while your claim is being processed.' is followed by an input field for 'Email Address: christopher@emailaddress.com'. At the bottom, a table titled 'Please select the device for which you are making a claim' lists two devices: 'NMX3210' and 'BB Black' with their respective details.

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



- 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**.



Welcome to Orient Mobile Claims

Client Name: Christopher Otieno Contact Mobile No: 0700000002

Device: NMX 3210 IMEI No: 123456789101112

Please select the type of claim you are reporting Date of incident [Calendar](#)

Select your nearest town

Nairobi
Kisumu
Eldoret
Nanyuki

Submit



- 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

KENYA ORIENT INSURANCE LIMITED

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

KENYA ORIENT INSURANCE LIMITED

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



- 6) 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.

KENYA ORIENT
INSURANCE LIMITED

Welcome to Orient Mobile Claims
CLAIM REGISTRATION FORM

This document has been emailed to yourname@address.com. 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 Form

Please carry all the above items when visiting the outlet. The outlet is authorized to accept your claim only when all the above items are submitted together.

KENYA ORIENT
INSURANCE LIMITED

Welcome to Orient Mobile Claims
CLAIM REGISTRATION FORM

This document has been emailed to yourname@address.com. 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 Form

Please carry all the above items when visiting the outlet. The outlet is authorized to accept your claim only when all the above items are submitted together.



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 outlet.

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





- 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 outlet.

Please note that the excess of 10% of device value (minimum KES 1,000) 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!





- 3) In case of a loss/theft claim, 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 outlet.

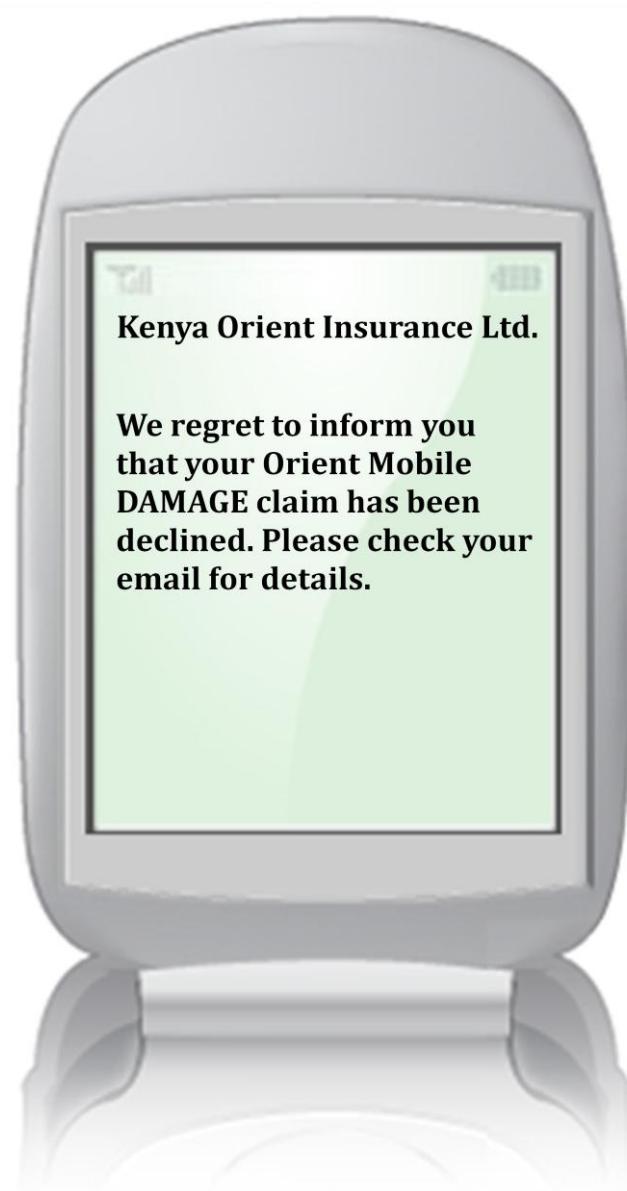
Please note that the excess of 10% of device value (minimum KES 1,000) will have been automatically deducted from your replacement limit. For example if the insurance value of your device was KES 7,500, your replacement limit will be KES 6,500. Please refer to **Question 11** in [Section A](#) for more 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!





- 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 4 working days after you have completed registering your claim at the outlet.





SECTION D: POLICY & CLAIMS STATUS ENQUIRIES

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 the word **Mobile** to 70707.





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





- 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.

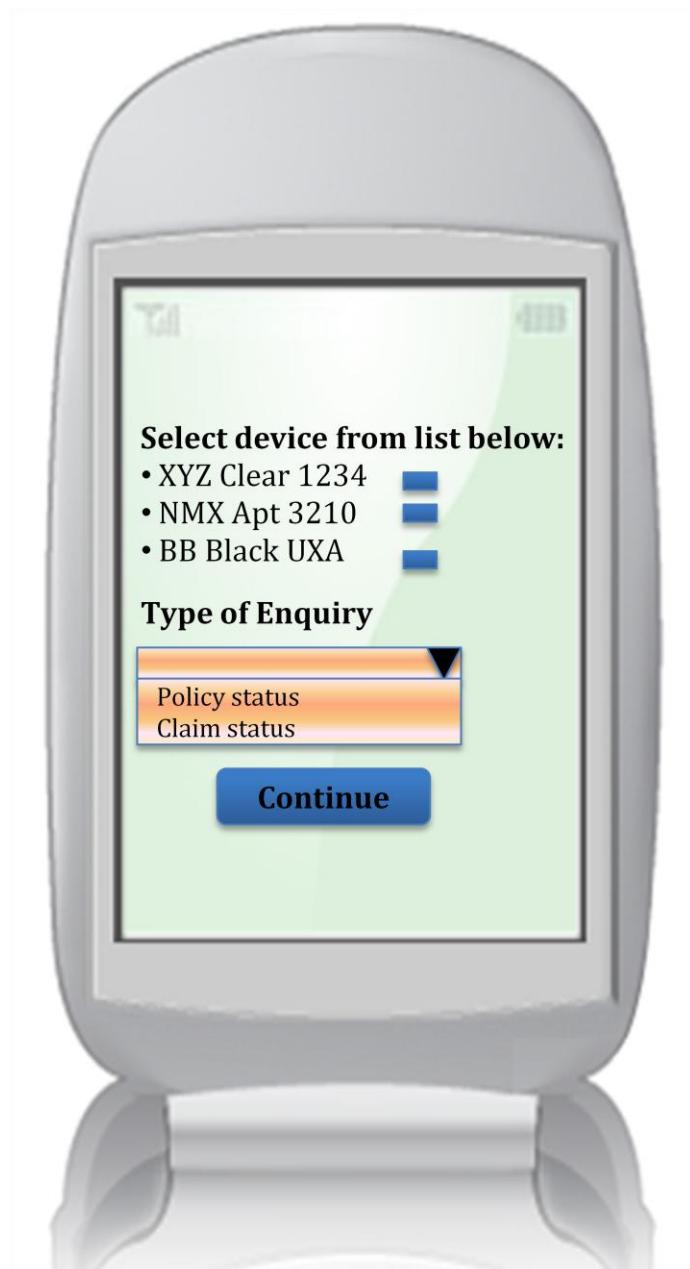




5) Select the device for which you are making an enquiry.

6) Select the type of enquiry you are making.

Click **Continue**



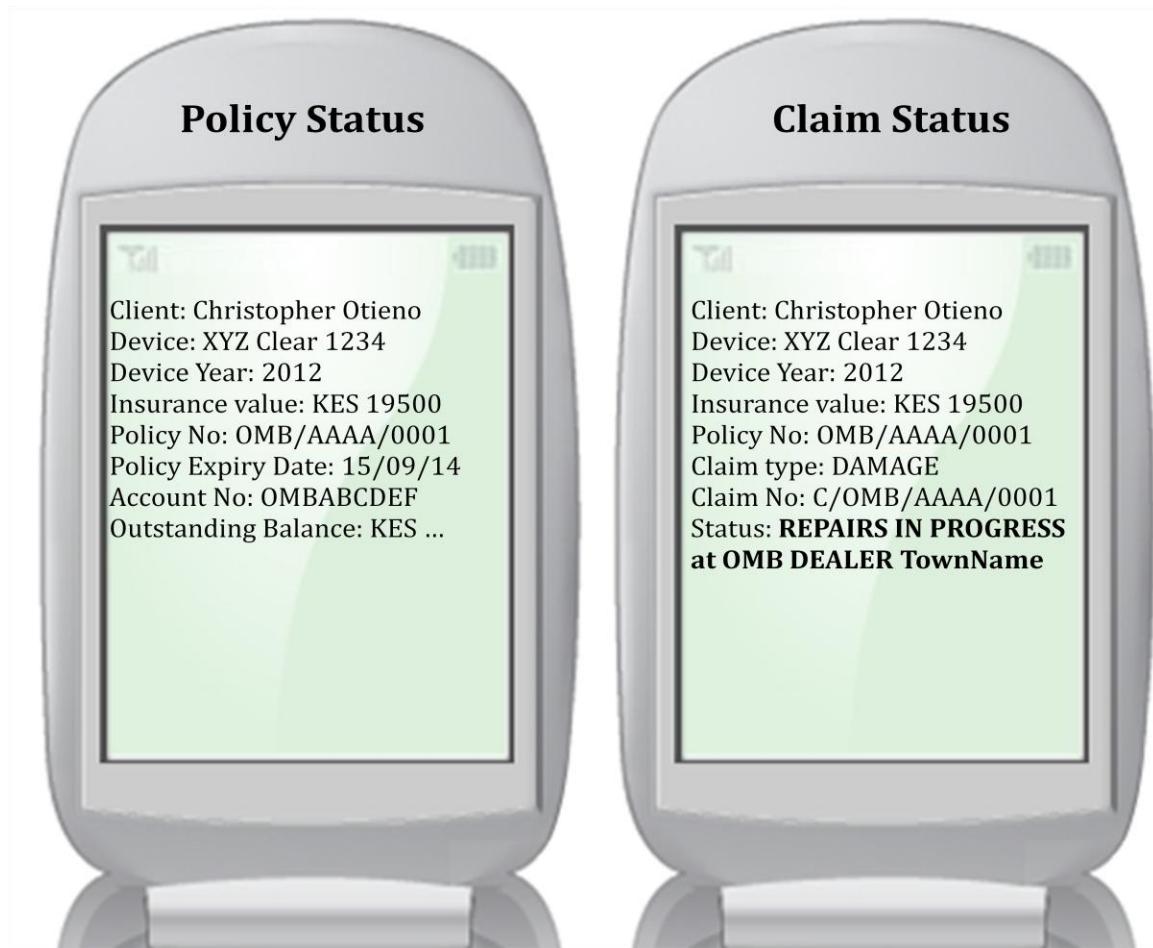


7) To confirm the status of a policy, the screen will display a message containing:

- Policyholder's name
- Device make, model, year of purchase and insurance value
- Policy number
- Policy expiry date
- Account number (if still valid)
- Outstanding balance

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**)



Client: Christopher Otieno
Device: XYZ Clear 1234
Device Year: 2012
Insurance value: KES 19500
Policy No: OMB/AAAAA/0001
Policy Expiry Date: 15/09/14
Account No: OMBABCDEF
Outstanding Balance: KES ...

Client: Christopher Otieno
Device: XYZ Clear 1234
Device Year: 2012
Insurance value: KES 19500
Policy No: OMB/AAAAA/0001
Claim type: DAMAGE
Claim No: C/OMB/AAAA/0001
Status: **REPAIRS IN PROGRESS**
at OMB DEALER TownName