



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:

- Cover
- Earphones
- 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



- 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](#) **(provide hyperlink to 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:

- Samsung
- Nokia
- LG
- Alcatel
- Blackberry
- HTC
- Apple

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 2nd claim cannot be less than 31 days after the 1st claim.

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 replaced, the Orient Mobile cover for the old device will no longer be valid. Please take a new Orient Mobile policy for your new 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 14,000 (15,000 – 1,000) which you can redeem for a replacement at one of our authorized dealers.

However, if your device is damaged and then repaired, you will not have to pay an additional amount to have it repaired.

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 confirm to you a “credit” amount that you can use at one of our authorized dealers. You can use that credit to receive a device of the same make & model as the one that you originally insured. If the same make & model is not available, the dealer will provide you with a comparable device.

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.

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?

Under Orient Mobile, the age of a device is determined by the year of manufacture. You can cover your phone/ tablet under Orient Mobile as long as it is a maximum of 1 year old from the



year of manufacture 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 manufacture 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 manufacture of your device, you can insure it once for 1 year.

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. **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.**

17) How much does an Orient Mobile policy cost?

The 1-year premium for your Orient Mobile policy will be determined when you provide the IMEI no. of your device during the sign-up process. The minimum annual premium to insure a device is KES 999.

18) Can I pay my Orient Mobile premium in installments?

You can pay your Orient Mobile premium in 3 equal monthly installments. Towards the end of the first month 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 processed.

19) 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](#) **(provide hyperlink to Section B)**
- Report the theft of or damage to your phone/ tablet: [Section C](#) **(provide hyperlink to Section C)**
- Check the status of your Orient Mobile policy: [Section D](#) **(provide hyperlink to Section D)**



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. 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.

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:

- IMEI no. of your phone/ tablet. You can get this by dialing *#06#
- Your National ID or passport number

The sign-up and claims reporting process is done using USSD functionality (more details on this below). KES 10 will be deducted from your mobile phone credit or added to your postpaid bill when you **initiate** any of these processes:

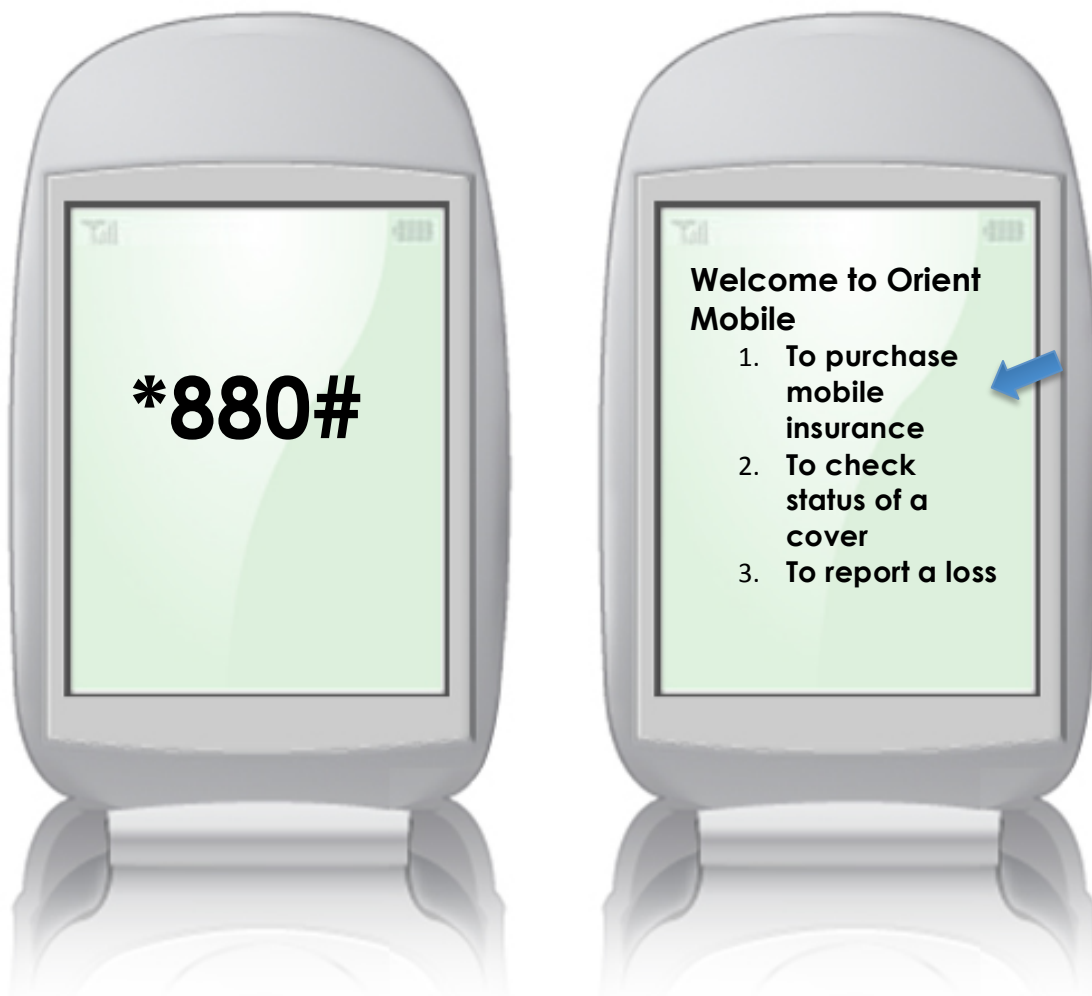
- Sign-up process (including establishing the insurance value of your device)
- Checking the status of your existing Orient Mobile cover
- Reporting the loss of or damage to your device

Therefore please ensure you have all the information listed above before you begin any session.



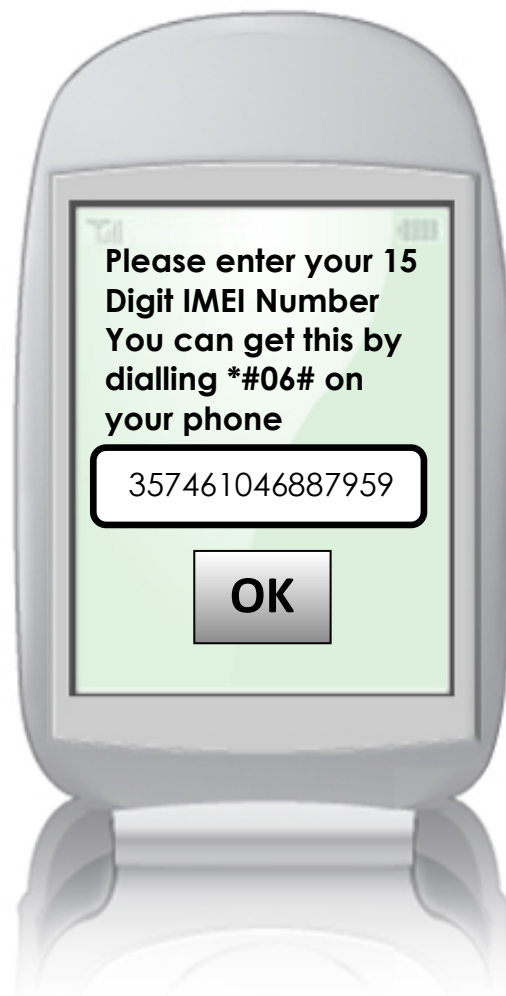
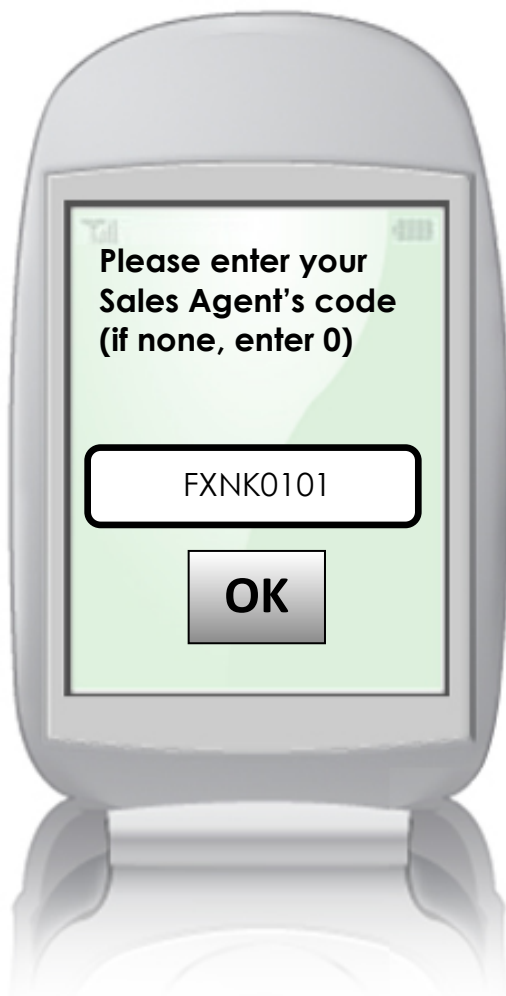
The sign-up process is as follows:

- 1) Dial *880# and press **Call** (once you press **Call**, KES 10 will be deducted from your mobile phone credit or added to your postpaid bill whether or not you finish the rest of the process).
- 2) Type **1** and then select **OK**





- 3) Input the code of your Orient Mobile Agent (your Agent will provide this code). If you are not using an agent, please enter 0
- 4) Input the IMEI no. of your phone/ tablet and then select **OK**. Wait for a response. Do not exit the session or you will have to start again.





5) You will receive a message with the following information:

- Make & model of your phone/ tablet
- Year of manufacture
- 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

KOIL uses state-of-the-art technology to confirm the details of your device and calculates an insurance value based on this information and taking into account the expected depreciation of the device. Because the process is automated, we base the insurance value of the device on the **year of manufacture** rather than the date of purchase as this purchase date cannot be established automatically.

6) If you would like to proceed and purchase Orient Mobile, select **Continue**. **Wait for a response. Do not exit the session or you will have to start again.**



- 7) Input your full names as they appear on your National ID or Passport and select **Continue**
- 8) Input your National ID or Passport number and select **Continue**. **Wait for a response. Do not exit the session or you will have to start again.**



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Please enter your
full names as they
appear on your
National ID or
Passport

James John

Continue

Please enter your
National ID or
Passport Number
below

12345678

Continue

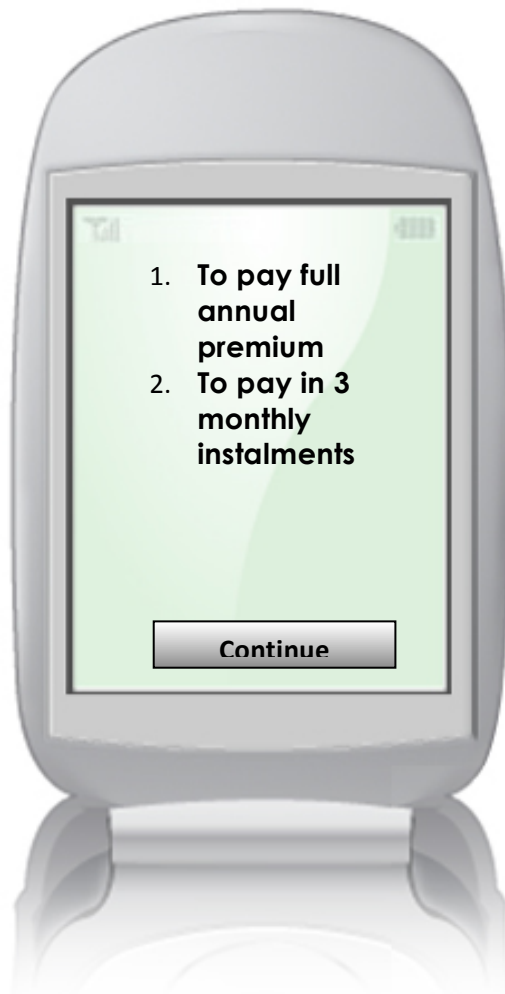


- 9) Enter your email address. This email address will be used to communicate to you policy and claim information. If however you do not want to provide an email address, please select **Continue**.





- 10) If you would like to pay your annual premium in full, please select **1**. If you would like to pay in 3 instalments, please select **2**.
If you are paying in instalments, you must pay AT LEAST the amount shown as the instalment 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.





- 11)** You will receive an SMS reconfirming your amount due and a unique PIN which serves as your Account Number along with instructions on how to pay for your Orient Mobile policy using MPesa or Airtel Money.

This Account Number is valid for **3 days**, 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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**Please pay KES 999 via
MPesa (Business No.
513200) or Airtel Money
(Business Name
OrientMobile). Your
account no. 9087V1 is
valid till 14:05, 26/05/13.**



12) Proceed to your MPesa or Airtel Money account.

A: MPesa Instructions

(NB: the cost of this transaction is KES XX which will be deducted from your MPesa account in addition to the insurance premium)

- On the MPesa menu select **Payment Services**
- Select **Pay Bill**
- Enter Business No. **513200**
- Enter your Account Number as provided in the confirmation SMS
- Enter the 1-year premium amount as provided in the confirmation SMS
- Enter your MPesa PIN
- Send
- You will receive an SMS confirmation of the bill payment.

B: Airtel Money Instructions

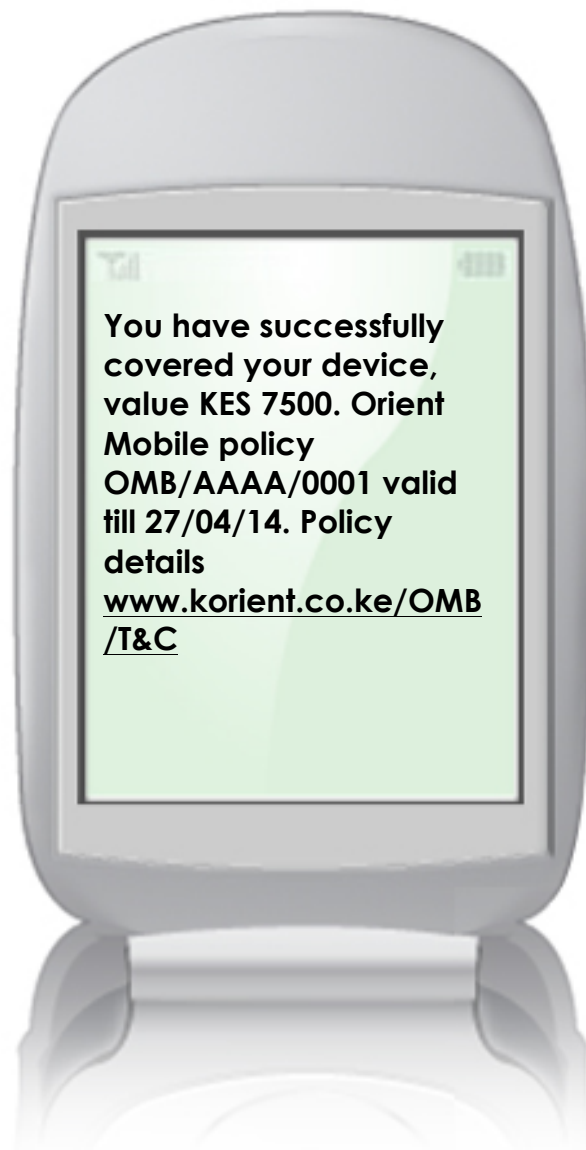
(NB: the cost of this transaction is KES XX which will be deducted from your Airtel Money account in addition to the insurance premium)

- On the Airtel Money menu, select **Make Payments**
- Select **Pay bill**
- Select **Other**
- Enter Business Name **OrientMobile**
- Enter the 1-year premium amount as provided in the confirmation SMS
- Enter your Airtel Money PIN
- Enter your Account Number as provided in the confirmation SMS
- Send
- You will receive an SMS confirmation of the bill payment



- 13) After successful completion of the bill payment, you will receive a confirmation SMS from KOIL with the following information:
- Orient Mobile policy number
 - Policy expiry date
 - URL for the KOIL Orient Mobile website with the full policy details

If you are paying in instalments, you must pay AT LEAST the amount shown as the instalment 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. You will not receive this confirmation SMS.





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

- Orient Mobile policy number
- Premium balance
- Payment due
- Payment due date

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



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Dear Christopher, your
payment for Orient
Mobile policy
OMB/AAAA/0001 is due
on 06/07/13. Total
balance is KES 768.
Payment due is KES 384.
Thank you

2 days before due date

On due date



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**Your payment for Orient
Mobile OMB/AAAA/0001
is due today. Balance,
KES 768. Payment due,
KES 384. Policy lapses at
11:59PM if payment is
not made by then.**



SECTION C: CLAIMS PROCESS

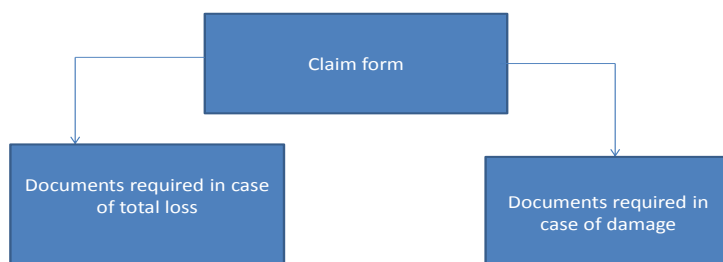
The claims process is initiated using the USSD functionality. **More than likely, this will force customers to have to borrow someone else's phone to initiate a claim. Can people also initiate the process online?** Please remember that initiating this process will cost KES 10, which will be deducted from your mobile phone credit or added to your postpaid bill. Therefore please ensure you have your National ID or Passport number ready before you begin.

- 1) Dial *#06# and press **Call** (once you press **Call**, KES 10 will be deducted from your mobile phone credit whether or not you finish the rest of the process).
- 2) Type **3** and then select **OK**
- 3) Input your National ID or Passport number and select **Continue**. **Wait for a response. Do not exit the session or you will have to start again.**





From the website you will find links as shown below.



4) Submit the duly filled claim form together with the scanned documents to (orientmobileclaims@korient.co.ke)

5) You will receive our feedback within 48 hours



SECTION D: POLICY & CLAIMS STATUS UPDATE

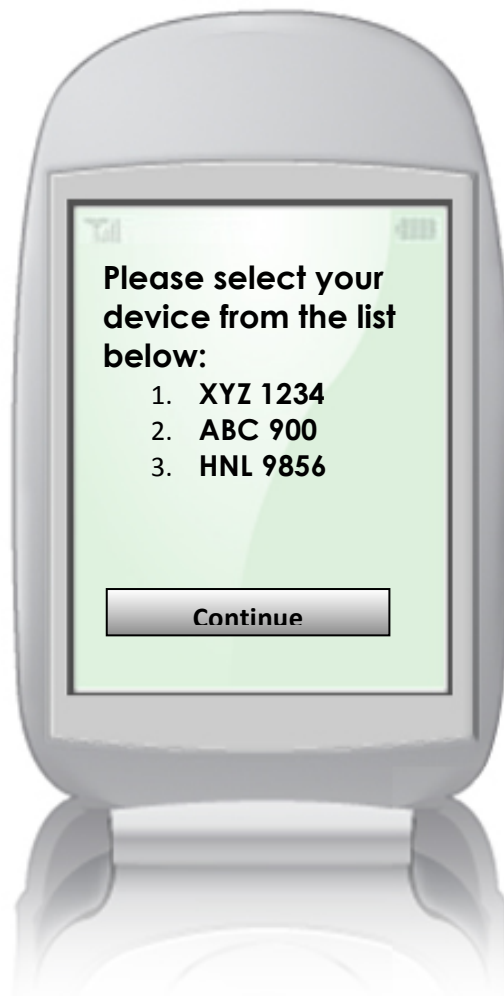
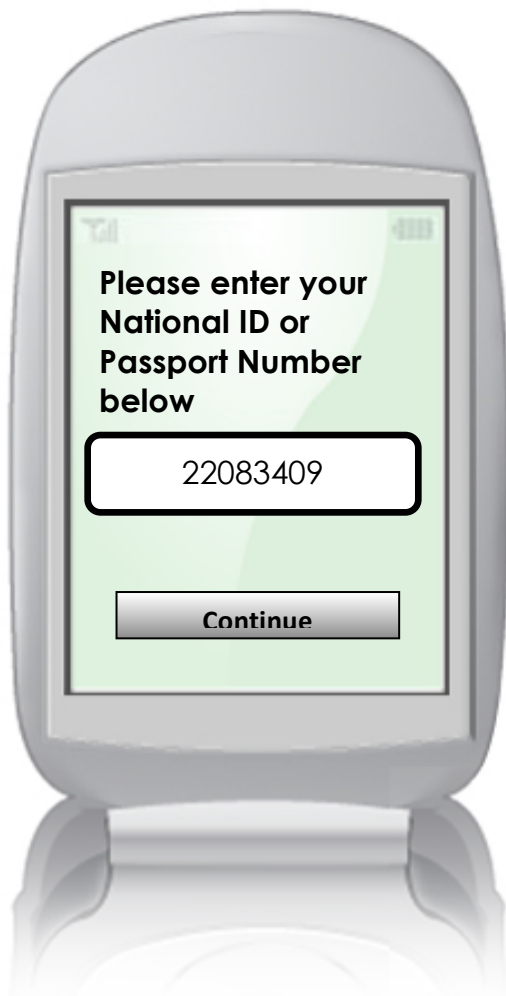
You can reconfirm the details of your Orient Mobile policy or check the status of your claim at any time by following the steps outlined below. Please remember that initiating either of these processes will cost **KES 10**, which will be deducted from your mobile phone credit or added to your postpaid bill. Therefore please ensure you have your National ID or Passport number ready before you begin.

- 1) Dial ***880#** and press **Call** (*once you press **Call**, **KES 10** will be deducted from your mobile phone credit or added to your postpaid bill whether or not you finish the rest of the process*).
- 2) Type **2** and then select **OK**.



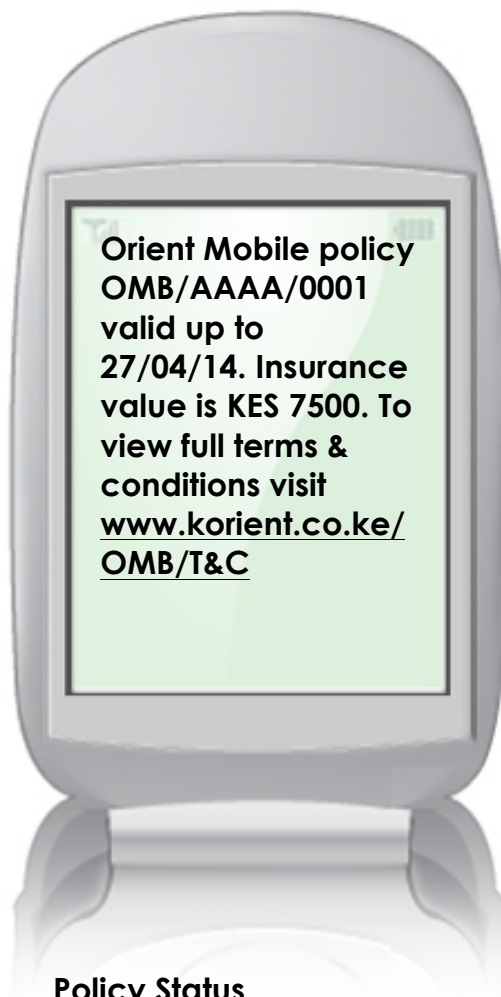
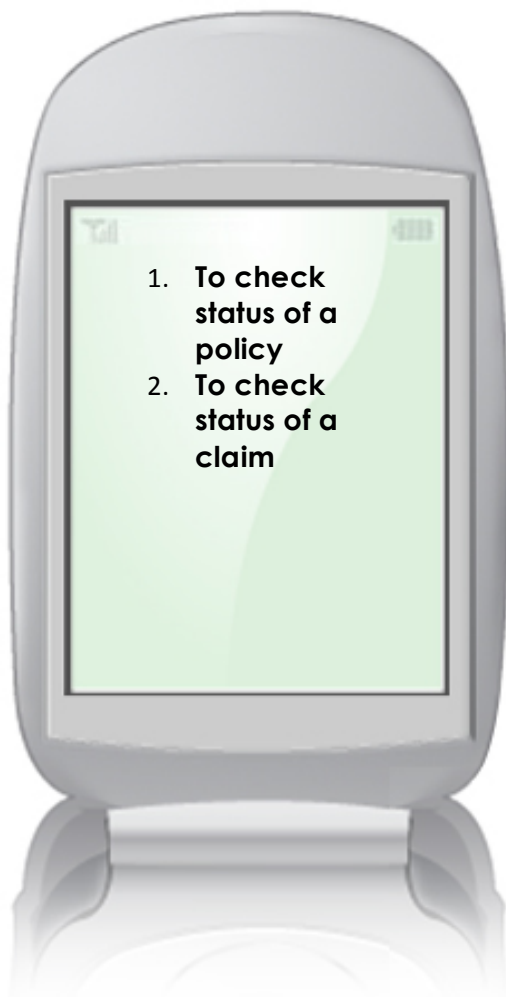


- 3) Input your National ID or Passport no. and then select **Continue**.
- 4) Select the device for which you are making an enquiry by selecting the no. corresponding to that device. Select **Continue**.





- 5) Select the type of enquiry you are making for the device by typing **1 or 2** then select **Continue**
- 6) To confirm the status of a policy, you will receive an SMS with:
- Your Orient Mobile policy number
 - Policy expiry date
 - Insurance value of the device
 - URL for the KOIL Orient Mobile website with the full policy details
- 7) To confirm the status of your claim, you will receive an SMS with:
- Your Orient Mobile claim number
 - Type of claim (theft or damage)
 - Stage which your claim has reached (e.g. **REPAIRS IN PROGRESS**)



Policy Status



Claim Status



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OXYGEN 8 TEAM, PLEASE NOTE:

Background Rule 1

If in step no. 3 of the sign-up process someone sends an IMEI no. for a device:

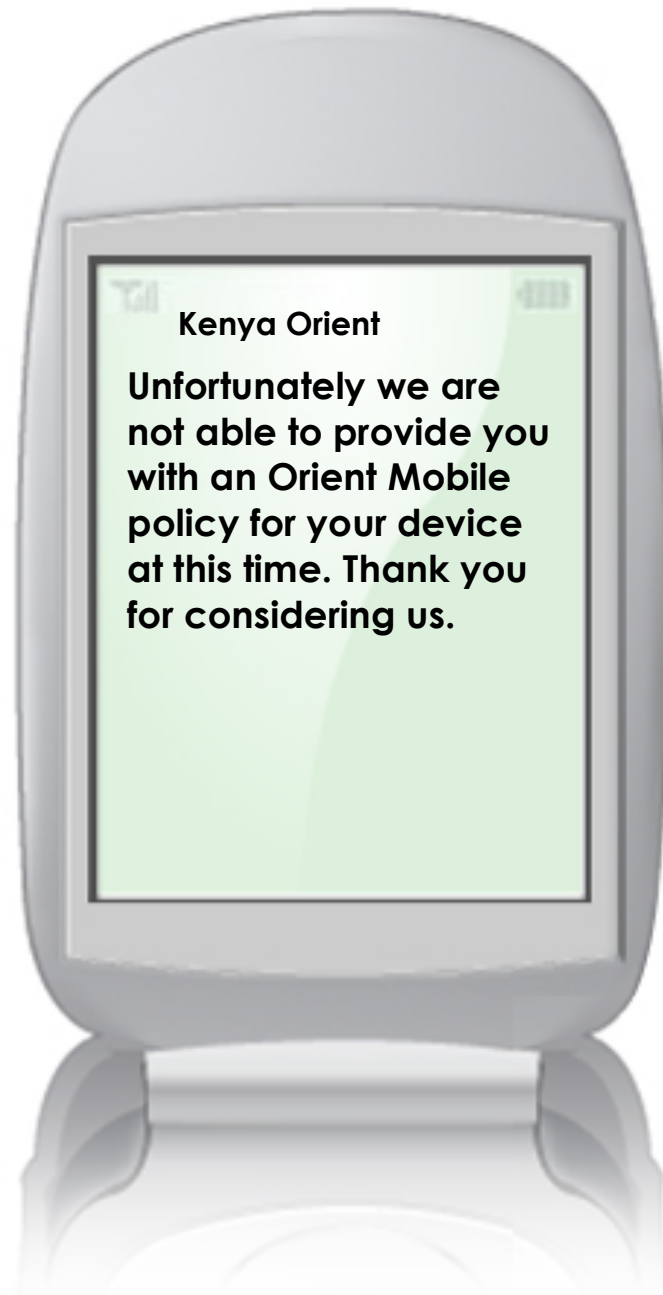
- *whose make and model is not in our catalogue OR*
- *the year of manufacture of the device is not the current or immediate past calendar year,*

the following message should appear after step no. 3 in the sign-up process (inputting IMEI no.):



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Background Rule 2

- *If someone (identified by ID no.) has 3 claims within a 12-month period, do not allow them to insure any more devices (ever).*

Instead, the following message should appear after step no. 7 in the sign-up process (inputting email address)



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**Dear Christopher,
unfortunately we are
not able to provide you
with an Orient Mobile
policy at this time.
Thank you for
considering us.**