Cell Phone Claims

2. Claims · https://mjdbrokers.com/knowledge-base/cell-phone-claims/

Cell Phone Claims

The following procedure must be followed in the event of a cell phone claim:

1. Report the matter to the nearest police station within 24 hours if the cell phone is lost or stolen. There is no need to report the matter to the police if the cell phone is damaged.
2. Immediately inform you cell phone service provider so that they can block your cell phone and sim card – they will need the police reference number and your 13 digit IME number to do this.
3. Report the matter to MJD Risk Insurance Brokers (MJD) at the above contact numbers, as soon as is practically possible, who will dispatch a claim form to you for completion. **Remember that it is a policy condition that all claims be reported to the Insurer within 30 day's of its happening.**
4. Complete the claim form in full and as comprehensively as possible – contact MJD should you encounter difficulty in completing the claim form.
5. Return the completed and signed claim form to MJD together with a quotation for the replacement of the cell phone and proof of ownership of the lost or damage cell phone (e.g. product manual, purchase invoice etc.)
6. If the cell phone is damage than this must be forwarded to MJD as well.
7. Your insurers have the option to repair, replace, reinstate or pay in cash and have the right to assess the loss. Therefore do not replace or repair lost or damaged property without first obtaining authority from MJD or your Insurers.
8. Do not dispose of damaged items and/or salvage without prior authority.
9. Always try to minimize the extent of the loss and ac as if you were uninsured.
10. The claim should be finalized within 72 hours from the time that all documentation had been received by the Insurer.