

Agent assistance card



Our Insurance product can apply to individuals, cover is comprehensive, and includes liquid damage.

- The mobile device must be lost or damaged as a result of an accident- Full wording enclosed (over leaf).
- Once a client accepts the cover: Premiums are collected monthly via their bank account by debit order.
- Workerslife (FSP No 4353) is the clients Insurer, Administration Plus (Pty) Ltd (FSP No 36841) is the Underwriting Manager & Workerslife direct is the broker (FSP 1687).

Insured value and monthly premium payable- VAT inclusive	
Value of Mobile Device	Premium
R1-1000	R 25.00
R1001-R2000	R 38.00
R2001-3000	R 49.00
R3001-4000	R 70.00
R4001-5000	R 80.00
R5001-8000	R 125.00
R8001-12000	R 158.00
R12001-15000	R 199.00
R15001-17000	R 220.00
R17001-19000	R 238.00
R19001-22000	R 250.00
R22000-25000	R 265.00

The policy provides 24 hours mobile device replacement throughout the country, following receipt of completed claim. documentation & payment of excess.

If we elect to fix a mobile device- We offer a 7 day service on repair of mobile devices.

We collect quote for repairs and deliver **at our cost**.

Should a mobile device be **beyond economical repair, we arrange immediate replacement**.

POLICY EXCLUDES:

- **Wear and tear.**
- **Theft from vehicle unless it is broken into.**
- **If you wilfully damage the handset.**
- **Electronic virus's or warranty claims.**

Should a loss occur on the handset: First amounts payable – (In insurance terms, the client's excess) is

- Total Loss 10% of claim minimum of R300
- Repair R200
- For escalations refer to the policy wording

Remember to tell the client that a separate Debit order will run and if the first period is more than 1 month, the debit maybe slightly higher than the monthly premium.

Rule number 2:

If in doubt call Administration Plus on 086 111 8765

TO CLAIM – Simply call 086 111 8765 and our Claims Consultants will assist you in anyway

Admin Plus will handle 100% of the administration of policies including issuing of Policies, collection of premiums, handling of claims and any queries you may have.

Please read carefully

What you are covered for

In return for paying your premium, Workers Life Insurance Limited (the Insurer) will cover your cellphone detailed in your schedule for accidental, unforeseen physical loss or damage to the cellphone.

Period of insurance

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

The insured value of your cellphone is contained in your Schedule. This is the maximum value your Insurer will pay in the event of a loss, less your first amount payable.

Your Insurer retains the right to settle any claim on the basis of the cost of repairs, replacement or cash settlement at their sole option.

In the event that the cellphone:

1. Can be **repaired**, your Insurer will pay the costs reasonably incurred to restore it to its state of serviceability immediately before the damage. Should such costs exceed 50% of the value of the cellphone it will be replaced.
2. Is **replaced** by your Insurer, they agree to pay the reasonable cost of replacement with a cellphone of the same or similar type, but not superior to or more expensive than the existing cellphone.

At all times you must take reasonable steps to safeguard the cellphone from loss, damage or theft and any repairs must be carried out by a repairer authorised by Administration Plus (Pty) Ltd.

You are NOT covered for

1. The costs of replacing, reinstating or making good wear and tear, gradual deterioration, scratching or other superficial damage to outer casings, aerials or keypads.
2. Any loss or damage during the hire or loan of your cellphone to another person.
3. Loss of or damage to your cellphone resulting from theft or any attempt thereof from any unattended vehicle, unless the vehicle is locked and the cellphone is in a concealed compartment or boot. Any such loss must involve forcible and violent entry into the vehicle.
4. Loss or damage to batteries, other than when they are stolen or lost together with your cellphone.
5. Consequential loss of any kind whatsoever.
6. Loss of or damage to accessories and/or car kits.
7. Loss of or damage to your cellphone arising from or contributed to by negligence or deliberate actions by you.
8. Loss or damage arising from a manufacturer's defect.
9. Loss or damage caused by electronically-conveyed viruses.
10. Loss or damage resulting from political or non-political riot, strike or civil commotion, public disorder, war, invasion, terrorism or public violence or which is insurable by SASRIA (South African Special Risks Insurance Association)

What you pay in the event of a claim

Each time you have a valid claim under this policy, you agree to pay a first amount payable, which is;

In the event of a TOTAL LOSS, (In other words lost, stolen or beyond economical repair)

1. 10% of claim with a minimum of R300
2. 2nd Loss within 12 months this amount increases to 20% of claim, with a minimum of R750
3. 3rd Loss within 12 months this amount increases to 40% of cost of claim

If the cellphone is repairable

1. R200
2. R500 for all other losses thereafter

When a period of 12 months from date of last claim has elapsed the first amount payable structure will be reset. **In addition to the above excesses, all policies carry an additional excess of 20% for any claims made within 60 days of the policy inception date.**

CLAIMS PROCEDURES, REQUIREMENTS AND CONDITIONS

In the event of a claim in terms of this policy, you must do the following;

1. Report the incident to Administration Plus (Pty) Ltd by phone, 086 111 8765 as soon as practicable after the discovery of the loss or damage.
2. Within thirty (30) days of the loss you must have supplied all relevant information and details of the claim as requested by Administration Plus (Pty) Ltd
3. As soon as possible following a loss by theft of your cellphone you must report the incident to your service provider and arrange for the simcard to be deactivated and your cellphone must be blacklisted. Failure to do so will lead to your claim being rejected.
4. In the event of a stolen or lost cellphone you must report the occurrence to the South African Police Services within 48 hours, or to the relevant foreign authorities in the case of travel abroad. Documentary evidence of a police reference number must be obtained and sent to Administration Plus (Pty) Ltd together with the completed claim form.
5. You must give all reasonable assistance in the recovery of the lost or stolen cellphone or any part thereof and identification thereof if called on to do so by the Insurer. Reasonable expenses in giving such assistance shall be reimbursed by the Insurer. Should you fail to give such assistance in terms of this condition when called upon to do so, you shall immediately become responsible to repay to the Insurer all amounts paid in respect of the claim.
6. Any damaged or stolen and recovered cellphone which is replaced by your Insurer becomes the property of your Insurer and can be disposed of in any manner your Insurer considers appropriate. This however does not give you the right to abandon any property to the Insurer whether taken possession of by the Insurer or not.
7. In the settling of any claim your Insurer can take over the handling of the claim in your name and the prosecution of any criminal action in connection with the loss or damage.
8. Where you fail to collect the cellphone which has been repaired or replaced within ninety (90) days from the date of loss, you will forfeit the claim and the cellphone will be sold or returned to stock to defray expenses.
9. If Administration Plus (Pty) Ltd rejects a claim or disputes the amount of any claim made under this policy the Insurer will be relieved of any liability unless you make representations to the company in respect of the decision within a period stipulated by law and the Policyholder Protection Rules as amended from time to time, failing which you forfeit the claim and no liability can arise in terms of such claim.

CONDITIONS OF COVER

Observance of Policy Conditions

You will not be covered under this policy unless you fulfill all your obligations and you pay the premium due up to the date of the event giving rise to a claim under this policy. **The validity of this policy is dependant on all requested documentation being provided prior to inception.**

Cancellation of Cover

This policy may be cancelled at any time by either party giving thirty (30) days' notice in writing.

In the event that 3 or more claims are lodged against this policy in any 12-month period, your Insurer may at its discretion give thirty (30) days' notice to cancel this policy due to adverse claim experience.

Fraud or any attempt thereof

If you or anyone acting for you:

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

your Insurer will:

- Not pay the claim.
- Not pay any future claim.
- Declare the policy void.
- Be entitled to recover from you the amount of any claim already paid
- Report the fraudulent claim to the police.
- Lay criminal charges against you.

Transfer

You may not transfer the benefits of this contract to anyone else.