Supercover Insurance Ltd

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Dear Customer,

Thank you for contacting us. We are very sorry to hear that your gadget has been **lost /stolen**.

Before we can process your claim, you need to carefully read through our Question & Answer guide and send us your completed Claim Form (please print this out and sign it), along with any supporting documentation. You can send these to us by post to the above address, or alternatively scan and email them to claims@supercoverinsurance.com

The Claim Form must be returned to us within 30 days of receipt of this letter in order for us to proceed with this claim. Failure to do so will result in your claim being closed and no replacement or repair due.

Upon receipt of all the requested information, we will start processing your claim.

*Warning: We operate a zero tolerance policy towards fraud. Insurance fraud is illegal and punishable with a prison sentence. Details of all suspected fraudulent claims will be passed to the police for investigation.*

Yours Faithfully,

Claims Advisor

Supercover Insurance Ltd.

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| We are members of **Insurance Fraud Investigators Group (IFIG), dedicated to detection and prevention of Insurance fraud**. As a member of IFIG we are committed to the organisation’s key aims of identifying fraud of any kind and reporting it to them for investigation. |

**CLAIMS PROCEDURE – FREQUENTLY ASKED QUESTIONS**

1. **What documentation do I need to send?**

In order to process your claim, we request that you post/fax or email the following documentation to us:

1. The completed and signed Claim Form, giving as much detail as possible about how and where the loss/theft took place (failure to provide sufficient information will result in the claim form being returned to you).
2. Evidence of ownership for your gadget
3. A paper copy of your police report, if you were provided with one.
4. **What is considered acceptable evidence of ownership?**

One or more of the documents are required as evidence of ownership:

1. Receipt from original purchase of the gadget
2. Delivery note if the phone was posted out to you
3. Contract agreement with a Service Provider (in the case of mobile phones)
4. Gift receipt

*Please note: all documents must include the make, model, IMEI/serial number and date of purchase of the gadget.*

In the case of a mobile phone, if you cannot get a copy of your contract agreement from your Service Provider, you can request they email us DIRECTLY with the following details:

1. Your name and address
2. The make, model and IMEI of the handset
3. The date of connection of contract

*Please note: we DO NOT accept any forwarded emails.*

1. **What is the claims procedure?**

In the event of a claim you must:

Report the theft /loss to the police immediately

Report the theft/loss of a mobile phone to your service provider immediately

1. **Will I have to pay an excess fee?**

Yes, all claims are subjected to an excess fee.  This payment would need to be made once your claim has been approved. To find out which excess fee is applicable to you, please refer to your Terms and Conditions.

1. **What is an IMEI number?**

The IMEI number is your mobile phone’s unique 15-digit ID number. It can usually be obtained by entering \*#06# on your mobile’s keypad – it will then be displayed on the screen. It can also be found on the phone’s purchase receipt or despatch note.

In the case of any other gadget, you will need to provide the serial number in the event of making a claim. This can normally be found on the item itself or the accompanying handbook/instruction manual.

1. **How long will my claim take to process?**

We will assess your claim once we have received your completed Claim Form with all supporting documents and will aim to let you know the outcome within 48 hours of the Claim Form being received.

1. **How will I get my replacement gadget?**

We will send it to wherever you specify on the Claim Form, whether it be your home or a work address. A signature will be required at the time of delivery.

1. **Will the replacement gadget I receive be identical to my original one?**

If the same item is not available, a replacement of comparable specification or equivalent value (taking into account the age and condition of the original item) will be sent to you; before we send you anything, we will call you to discuss the options available.

**SUPERCOVER INSURANCE LTD.**

LOSS/THEFT CLAIM FORM

**PERSONAL INFORMATION**

|  |  |
| --- | --- |
| Full Name |  |
| Home Address |  |
|  |
| Delivery Address |  |
|  |
| Post Code |  |
| Date of Birth  |  \_ \_/\_ \_/\_ \_  | Occupation  |  |
| Contact No. (Home) |  | Mobile No. |  |
| Email Address: |  |

**CLAIM DETAILS**

**This information will be checked with your service provider and other relating authorities. If any information is disputed by them, the claim will be invalidated.**

|  |  |  |  |
| --- | --- | --- | --- |
| Make & Model |  | Mobile No |  |
| Colour \* |  | Storage Capacity(if applicable) |  |
| IMEI / Serial No. |  |
| Date of Purchase |  |
| Where was the item purchased? |  |
| Are you the owner of the item? |  YES/NO(If No, then who is the owner and how is the person related to you?) |
| Are you the main user of the item? | YES/NO(If not, then who is the user of the item?) |

*\*Please Note: We endeavour to provide the replacement of the same colour. However, due to stock restrictions, we may offer replacements in different colours.*

**MOBILE PHONES ONLY**

|  |  |  |  |
| --- | --- | --- | --- |
| Network |  | Mobile No. |  |
| Date Phone Barred  |  | Time Phone Barred  |  |
| Have you received the Replacement SIM? | YES/NO |

**DATE AND TIME OF DISCOVERY OF THEFT / LOSS**

|  |  |  |  |
| --- | --- | --- | --- |
| Date  |  | Time |  |
| Date and time of last use |  |
| Type of use (internet, text, call) |  |

**POLICE DETAILS**

|  |  |
| --- | --- |
| Station Reported to |  |
| Telephone number |  |
| If not reported at the police station; then how was it reported?  |  |
| Date Report made |  | Time  |  |
| Police Reference no. |  |

**COMPLETE DETAILS OF THE INCIDENT**

**Where was the item at the time of loss / theft?**

*(Please provide complete description of where was the item kept when it was lost/stolen. For example: the item could be kept in the hand bag, jacket pocket, table etc.)*

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**Please explain in full how and when the theft/loss occurred and provide full details of the incident**

*(Lack of information may result in a delay in processing your claim)*

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(*Please provide details on a separate sheet, if necessary*.)

**Do you have any other insurance policy that you could claim under for this same item?**

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**Have you, within the last 2 years, made a claim under any insurance policy for any gadget? If so, please provide the following details:**

|  |  |
| --- | --- |
| Company claimed with |  |
| Item claimed on |  |
| Reason for Claim |  |
|  |

*(If you have made more than one claim, please provide details on a separate sheet)*

***Note:* IF YOU SUBMIT A CLAIM WHICH IS DECLINED, AND THEN SUBMIT THE SAME CLAIM CHANGING THE CAUSE, THIS MAY BE CONSIDERED AS FRAUD AND APPROPRIATE ACTION WILL BE TAKEN.**

**DECLARATION**

 *I declare that the answers given are true and complete to the best of my knowledge and belief, and that if someone has filled in this form on my behalf that I have checked and agreed to the answers. I understand that the information may be checked and passed to other insurance companies or organisations to prevent fraud and I consent to such checks being made and the sharing of my information.*

 *I understand that if I make a claim which is false, exaggerated or fraudulent in any way, my claim will not be paid, the insurance will end with no refund of premium and details of the fraud will be passed to the appropriate authorities for prosecution. If fraud is suspected then details will be passed to the police for further investigation.*

*In the event of my gadget not appearing on the Police Stolen Equipment National Database (SEND), I understand that Supercover will register the details.*

*I understand that if my gadget is replaced, the stolen or lost item is no longer my property and ownership will be transferred to Supercover.*

|  |  |
| --- | --- |
| CUSTOMER NAME |  |
| DATE |  |

**CHECKLIST**

**When you have completed this form, please check that you have enclosed one or more of the following with it:**

|  |  |  |
| --- | --- | --- |
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 | A receipt from the original purchase of the gadget (must include make, model, IMEI/serial number of the gadget and date). |
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 | A despatch note if the phone was posted out to you (must include the make, model, IMEI/serial number of the gadget and date). |
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 | The contract agreement with a Service Provider (if a mobile phone). |
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 | A paper copy of your police report, if you were provided with one |

***Please note:*** *we DO NOT accept any forwarded emails.*