

CONTACT DETAILS

Please provide your personal contact details in the fields below. This information will be used to identify the policyholder and to communicate important updates regarding your insurance policy, claims, or coverage status. Ensure that the phone number and email address provided are active and accessible, as they will be used for policy confirmations, claim notifications, and customer support communication. All information provided must be accurate and verifiable.

Full Name:

Phone Number:

Physical Address:

Next of Kin Contact (Optional):

ID / Passport Number:

Email Address:

Next of Kin Name (Optional):

Next of Kin Contact (Optional):

DEVICE DETAILS

Provide the full details of the mobile device you wish to insure. Accurate device identification is essential to ensure that the correct device is covered under the policy. Please enter the device brand, model, IMEI numbers, and serial number exactly as they appear on the device or its packaging. The IMEI number can typically be found by dialing *#06# on your phone.

Device Brand:

Device Model:

IMEI Number 1:

IMEI Number 2 (Optional):

Serial Number:

Storage Capacity (e.g. 64GB / 128GB):

Color:

Condition (New / Used):

INSURANCE PACKAGE SELECTION

Different coverage options may protect your device against specific risks such as accidental damage, screen damage, liquid damage, or theft depending on the plan selected. The coverage value of your device, also known as the sum insured, will be determined based on the device's purchase value and current condition. Carefully review the coverage options and select the plan that best meets your protection needs.

Accidental Damage:

Screen Damage:

Theft:

Water Damage:

Comprehensive (All-Risks):

Sum Insured (KES)::

Premium Amount (KES):

Policy Start Date:

Policy End Date:

Waiting Period (Optional):

PAYMENT DETAILS

Indicate the payment method used and record the transaction reference or confirmation code where applicable. The payment amount must correspond with the premium quoted for the selected coverage plan. A screenshot or copy of the payment confirmation should be attached to this form as proof of payment. Insurance coverage will only become active once payment has been successfully verified.

Payment Method (Mpesa / Cash / Bank):

Amount Paid:

Transaction Code / Receipt Number:

Payment Proof:

CONSENT & DECLARATION

By signing this section, you confirm that all information provided in this form is accurate and complete to the best of your knowledge. You also confirm that the device described in this form belongs to you and that it is in the condition stated at the time of registration. Providing false or misleading information may result in policy cancellation or rejection of claims. Please review the information carefully before signing and dating this declaration.

I confirm that all information provided is accurate and true.

I agree to the Terms & Conditions.

Signature or Type Name Initials:

Date Signed:

AGENT VERIFICATION (Office Use Only)

This section is reserved for internal processing by authorized insurance staff.

Agent Name:

Agent ID:

TERMS OF SERVICE

1. Device Registration and Identification

Every device enrolled in the protection program must be formally registered at the time of policy issuance. Registration requires accurate device identifiers including the International Mobile Equipment Identity (IMEI), serial number, device brand, model, storage configuration, and the device's physical condition at the time of enrollment.

The purpose of device registration is to establish a verified digital identity for the insured device. This ensures that the exact device being protected can be clearly identified throughout the life of the policy. Proper registration helps prevent disputes during claims processing and reduces the risk of fraudulent claims involving unrelated or substituted devices.

The insurer reserves the right to verify device identifiers through manufacturer databases, network operators, or internal verification systems prior to activating coverage.

2. Scope of Coverage

This policy provides protection against defined risks that may affect the insured device during the coverage period. Covered risks typically include accidental physical damage, screen breakage, liquid damage, electrical malfunction caused by sudden events, and, where applicable, theft or robbery.

Coverage applies only to sudden and unforeseen incidents that render the device partially or completely unusable. Cosmetic damage, gradual deterioration due to normal use, intentional damage, or unauthorized modifications to the device are not considered covered events under the policy.

Clearly defining the scope of coverage ensures transparency and allows policyholders to understand exactly which risks are protected under the insurance plan.

3. Coverage Value (Sum Insured)

The sum insured represents the maximum financial liability assumed by the insurer for the insured device during the active policy period. This value is determined during device registration based on the device's purchase price, verified market value, and the device's age and condition at the time of enrollment.

The sum insured serves as the basis for determining compensation in the event of a valid claim. Depending on the nature of the damage and the device's condition, settlement may take the form of repair, replacement, or reimbursement up to the defined coverage limit.

In cases involving older devices, depreciation may be applied to reflect the device's reduced market value over time.

4. Premium Structure and Payment Terms

The premium represents the fee paid by the policyholder in exchange for device protection under the policy. Premium amounts are calculated based on several factors including the value of the device, the type of coverage selected, risk exposure, and applicable claim limits.

Premium payments may be made through approved payment channels such as mobile money services, bank transfers, debit or credit card payments, or other officially supported financial platforms.

Coverage remains active only while premium payments remain current. Failure to maintain timely payments may result in suspension or termination of the policy.

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5. Policy Activation and Verification Period

Coverage becomes active only after successful device registration and confirmation of the required premium payment.

To maintain fairness within the insurance system and reduce the risk of fraudulent claims, certain forms of coverage may be subject to a short verification or waiting period before they become fully active. This verification period allows the insurer to confirm device details, ownership information, and the device's physical condition at the time of enrollment. Once the verification process is completed, the policy enters full active coverage status.

6. Incident Reporting and Claims Process

In the event of damage, malfunction, or theft, the policyholder must report the incident within a reasonable timeframe following the occurrence of the event. Claims must be submitted through the insurer's designated claims platform or approved reporting channels.

A valid claim submission must include supporting documentation such as photographs of the affected device, proof of ownership, incident descriptions, and any additional information requested during the claim review process.

Upon submission, the insurer will evaluate the claim through technical assessment, device verification, and documentation review to determine eligibility under the policy terms.

7. Ownership Verification

To ensure the integrity of the insurance system, all claims must be supported by documentation confirming that the claimant is the legitimate owner or authorized user of the insured device.

Acceptable ownership verification may include purchase receipts, original packaging containing device identifiers, device registration records, or confirmation of the device's IMEI matching the policy registration details.

Ownership verification protects both the insurer and legitimate policyholders by ensuring that claim benefits are issued only to verified device owners.

8. Repair, Replacement, and Claim Settlement

Once a claim has been approved, the insurer will determine the most appropriate method of resolution based on the severity of the damage and the technical condition of the device.

Whenever possible, the preferred resolution method is professional repair through authorized service partners. If repair is not technically feasible or economically viable, the insurer may provide a replacement device of comparable specifications or offer financial reimbursement within the limits of the policy's sum insured.

The final settlement method will be determined based on technical evaluation, repair feasibility, and policy guidelines.

9. Claim Limits and Fair Usage

To ensure sustainable operation of the protection program, policies may include limits on the number of claims permitted during a policy period.

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These limits are designed to promote responsible usage of the insurance service while preventing abuse of the coverage system. Claim limits may vary depending on the policy tier selected and the nature of the claim being submitted.

Fair usage provisions help maintain balance between providing reliable protection to customers and preserving the long-term stability of the insurance program.

10. Policy Duration and Renewal

Each device protection policy is issued for a defined coverage period beginning on the policy activation date and ending on the specified expiration date.

At the end of the coverage period, policyholders may choose to renew their protection subject to updated device condition assessments and revised premium calculations where necessary.

Renewal ensures continuous protection for the device while allowing the insurer to adjust coverage parameters based on the device's current value and condition.

11. Policy Termination

A policy may be terminated under certain conditions including non-payment of premiums, submission of fraudulent claims, intentional misrepresentation of device information during registration, or voluntary cancellation by the policyholder.

Upon termination, coverage benefits immediately cease and any claims submitted after the termination date will not be eligible for consideration under the policy.

Clear termination conditions ensure the policy remains enforceable and fair to all parties involved.

12. Fraud Prevention and Compliance

The insurer maintains strict verification procedures to protect the integrity of the device protection program.

The company reserves the right to investigate suspicious claims, verify device identifiers, request additional supporting documentation, and collaborate with network operators or relevant authorities where necessary.

Any attempt to submit false, misleading, or fraudulent claims may result in immediate policy cancellation and possible legal action.

Strong fraud prevention measures protect the sustainability of the insurance program and ensure that legitimate policyholders continue to receive reliable protection.

By enrolling your device, you acknowledge that you have read, understood, and agree to these Terms of Service.

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