

Legacy claims procedure

Did you know you can submit a claim on our Mobile APP which is available in the Google play store for all Android users. For clients with Apple devices and desktops please use the following link: www.lum.co.za/clientapp to make use of the APP.

Download the APP to get all the benefits of the MyPolicy APP.

How to claim:

1. Notify us of your claim within 30 days after the event, via the following channels:
 - our Mobile APP or
 - by calling 0861 36 48 seven days a week between 7:30 and 22:00 or
 - by emailing lumunderwriting@lum.co.za

One of our service advisors will assist you every step of the way to settle your claim.

2. Please provide us with the following:

2.1 Motor accident claims where no other party or property are involved

- Clear copy of the driver's license of the person who drove the vehicle at the time of the accident.
- A repair quote for the damages to your vehicle.

Depending on the type of damage and the repair costs an assessor will be appointed to assess the damage to the vehicle.

Please take note that your monthly premium might increase after a claim. Please consult the service advisor in this regard.

2.2 Motor accident claims where other parties are involved

- Clear copy of the driver's license of the person who drove the vehicle at the time of the accident.
- A repair quote for the damages to your vehicle.
- The SAPS reference number (All claims where another party are involved needs to be reported to the police within 48 hours after the accident).
- Detail of the other party for example their registration number of their vehicle, ID number of the driver, Name and contact details and if possible their insurance detail.

Depending on the type of damage and the repair costs an assessor will be appointed to assess the damage to the vehicle.

Please take note that your monthly premium might increase after a claim. Please consult the service advisor in this regard.

2.3 Theft from your house or anywhere else

You must provide us with:

- The SAPS reference number (All theft claims must be reported to the police within 48 hours after the incident)
- Proof of ownership of the item(s) that was stolen
- Quotations for the replacement of the stolen goods
- If your cellphone was stolen the phone must be blacklisted and you need to provide us with the ITC number.

Depending on the total amount of the loss an assessor will be appointed.

Please take note that your monthly premium might increase after a claim. Please consult the service advisor in this regard.

2.4 Items that got lost in your house or anywhere else

You must provide us with:

- Proof of ownership of the item(s)
- Quotations for the replacement of the item(s)
- If your cellphone was lost the phone must be blacklisted and you need to provide us with the ITC number.

Depending on the total amount of the loss an assessor will be appointed.

Please take note that your monthly premium might increase after a claim. Please consult the service advisor in this regard.

2.5 Accidental damage or Lightning damage to items

You must provide us with:

- Damage report from the supplier stating the cause of the damage and if it can be repaired or not
- Quotation for repair or replacement of the damaged item(s)
- The damaged item(s) must be handed over to us if it can't be repaired

Depending on the total amount of the loss an assessor will be appointed.

Please take note that your monthly premium might increase after a claim. Please consult the service advisor in this regard.