

The logo consists of a white rectangular frame with a thin white line extending from the top-left corner to the left. The word "Telkom" is centered within the frame in a bold, white, sans-serif font.

**Telkom**

# Device Insurance (V1)

CIN: 26723

Version: 001.000

The Telkom logo consists of a white rectangular border with a small vertical tick on the top-left corner. Inside the rectangle, the word "Telkom" is written in a bold, white, sans-serif font.

**Telkom**



**At the end of the course learners will be able to:**



Describe the Telkom Device Insurance offer.



Explain the Business Rules.



Explain the process to apply for Telkom Device Insurance.



**What is  
Insurance?**




**Risk** can be described as the potential of losing something of value – for example, having your cell phone stolen or your router damaged by lightning.

**Insurance** is a way to protect oneself from such risk by sharing this through a contract with an insurer. Based on the contract stipulations you are compensated for a loss – for example, having your cell phone or router replaced with a phone or router of the same value after it was damaged.



**Who are the  
Role  
players?**



**An intermediary** is a licenced individual or company that has the ability and capacity to sell insurance products, i.e. has the technical knowledge and training to give advice about the products.

**The insurer** is an insurance company that underwrites the insurance product and carries the risks. Mutual and Federal is the insurer.

**The administrator** is an administrative company (Adminplus+) appointed to issue insurance policies and administer claims on behalf of the insurer. All queries and complaints should be referred to the administrator.

**The insured** or policy holder is the person or entity buying the insurance policy – this is the customer buying a new phone and adding Insurance VAS to it.



### What is Device Insurance?

Cover for loss, theft and accidental damage of:



- Stand-alone VAS (Designed as a product on the system).
- Month-to-month subscription/premium.
- Available for devices sold through a Telkom channel only.
- Requires continuous use on the Telkom network.
- Available via Direct Sales Force, Telkom stores (TDS/Express) and online.
- Claims will be handled directly by the administrator, Adminplus+:
  - **Tel:** 086 111 8765
  - Email: [claims@adminplus.co.za](mailto:claims@adminplus.co.za)
- Insurance premiums will be collected by Telkom through a debit order. (Currently Prepaid is excluded).

# Telkom **Fixed** Device Insurance Bands



## Product Offer

Device insurance band	Premium	Basic excess	Payable excess fee
FR0_FR1000	13	10% basic excess is payable on all claims. Additional excess fee is payable check the table in your right for more information	<ol style="list-style-type: none"> <li>10% of replacement value, minimum R250</li> <li>Additional excess for claim                             <ol style="list-style-type: none"> <li>Within 6 months all bands – R500</li> <li>Within 12 months 2<sup>nd</sup> claim – R1000</li> <li>With 12 months 3<sup>rd</sup> claim or more – R2000</li> </ol> </li> </ol>
FR1001_FR3000	37		
FR3001_FR5000	60		
FR5001_FR7500	81		
FR7501_FR12500	108		
FR12501_FR15000	126		
FR15001_FR20000	146		
FR20001_FR25000	169		
FR25001_FR30000	202		
FR30001_FR35000	233		
FR35001_FR50000	301		
FR50001_FR65000	403		
FR65001_FR80000	501		
FR80001_FR100000	615		



# Telkom Mobile Device Insurance Bands



## Product Offer

Mobile Device insurance band	Premium	Basic excess	Payable excess fee
R1 – R1 000	R33.30	10% basic excess is payable on all claims. Additional excess fee is payable check the table in your right for more information	<ol style="list-style-type: none"> <li>10% of replacement value, minimum R250</li> <li>Additional excess for claim                             <ol style="list-style-type: none"> <li>Within 6 months all bands – R500</li> <li>Within 12 months 2<sup>nd</sup> claim – R1000</li> <li>With 12 months 3<sup>rd</sup> claim or more – R2000</li> </ol> </li> </ol>
R1 001 – R3 000	R63.55		
R3 001 – R5 000	R83.74		
R5 001 – R7 500	R120.05		
R7 501 – R12 500	R152.33		
R12 501 – R15 000	195.70		
R15 001 - R20 000	R244.13		
R20 001 – R25 000	R295.00		
R25 001 – R30 000	R343.00		
R30 001 – R35 000	R385.00		

## Eligible Customer Types

- Consumer – Telkom Stores
  - Post-paid
  - Hybrid
- Business (SMBS) – Telkom Store; Account Managers
- Corporate (Enterprise)
- Government (Enterprise)
- Telkom Call Centre (Outbound campaigns)



## Business Rules



## Sales Channels

- Telkom Direct Stores (Agent via CRM/Dealerweb/CMSS)
- Self-Service Portal (Customer via Portal)
- Corporate Account Managers (CBO on behalf of CAM via CRM)
- Direct Sales Force, Telkom Business (CBO on behalf of Direct Sales Force via CRM)
- Inbound and Outbound Call Centres (Agent via CRM)



## Business Rules



# Offers



## Business Rules

- Telkom **Device** Insurance is sold as optional Value Added Services on an approved service.
- The customer is requested to complete an in-store application form, or via portal, or sound recording acceptance from the Call Centre.
- Insurance VAS is excluded from any credit vetting checks or calculations.
- For Mobile Devices: The customer must insure the device within seven days after purchase.
- For Fixed Devices: The device can still be insured, a year after purchase.
- Telkom Insurance VAS for Phase 1 is applicable to mobile devices i.e. handsets and tablets.
- Phase 2 now includes fixed devices i.e. MiFi routers and WiFi routers
- Accessories like Bluetooth portable hands-free, Bluetooth fixed in-vehicle hands-free, fixed installed hands-free devices, pouches, chargers and fashion accessories are not covered by Phase 2 of Device Insurance.



## Offers, continued



## Business Rules

- Telkom **Device** Insurance VAS is billed as a monthly subscription.
- The VAS appears as a separate line item on the invoice.
- Billing is done in advance, proration applies.
- Customers may opt for more than one Telkom **Device** Insurance VAS in the case of bundles and deals where more than one device is sold.
- Telkom **Mobile Device** Insurance VAS is not applicable to base offers and SIM Only deals.
- The Insurance band calculation is automatically determined.
- **Mobile Device** Insurance calculation is based on the retail value of the device.
- A customer request to remove the device from the policy must be referred to AdminPlus+. After cancellation, AdminPlus+ will send an update to Telkom.



## Offers, continued



## Business Rules

- **A customer requesting to cancel his/her Insurance policy must be referred to AdminPlus+. After cancellation, AdminPlus+ will send an update to Telkom.**
- Insurance VAS can be cancelled under the following scenarios:
  - Customer request for cancellation (via Administrator).
  - Telkom request due to credit management processes (via Telkom).
  - Termination of Telkom contract.
  - Migration or contract renewal.
  - Conversion e.g. Post-paid to Prepaid.
- The customer must apply for a new Device Insurance policy during contract renewal, migrations or conversions.



## Cancellations



## Business Rules

- The customer may cancel the policy at any time after the cooling-off period. The Insurance VAS component must be removed. Premiums paid will not be refunded to the customer as they would have had the benefit of cover. Billing for the cancellation is prorated.
- Cover is automatically suspended if the service is blocked by Telkom. This may be as a result of account suspension or fraud-related suspensions.



## Warranty Replacement

- Telkom **Device** Insurance does not replace the product warranty as provided by the device manufacturer. If the device is under warranty, and the issue is covered by the warranty terms and conditions, then the customer should follow the warranty process before an insurance claim is submitted.
- Device insurance shall not replace the role of any warranty as offered by the device manufacturer such as out-of-the-box failure.



## Business Rules





# Device Insurance Claims



## Business Rules

**All claims should be referred to AdminPlus+:**

Tel: 086 111 8765

Email: [claims@adminplus.co.za](mailto:claims@adminplus.co.za)



# Insurance Claims:

Stolen & Lost Devices



## Business Rules

- All Claims are subject to an excess payment.
- Lost or stolen devices must be reported to the SAPS as a requirement prior to the processing of a claim.
- The blacklisting process via Telkom call centre must be completed prior to submitting a claim.
- AdminPlus+ will communicate any claim requirements to the customer and/or Telkom.



# Selling



## Do's

Do inform customers that Telkom offers **Device** insurance as an optional VAS.

In the case of Mobile device: do inform customers that the offer only applies to new devices purchased from a Telkom channel (within seven days after purchase).

Do explain pro rata applies, customers will see on their first bill.

Do refer customers to the Terms and Conditions on our website and print if they require it.

## Don'ts

Do not provide any financial or insurance advice.

Do not attempt to provide answers to technical questions; refer to AdminPlus+.

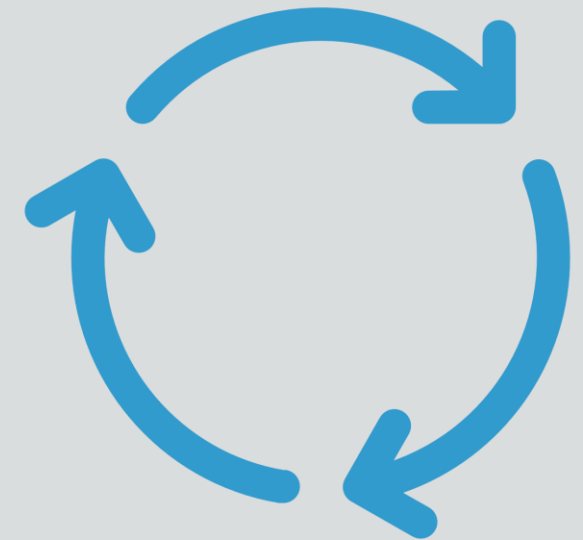
Do not misrepresent or mislead the customer regarding the insurance VAS.

Do not compare this **Device** insurance VAS with products of any competitors or other providers.

## Selling, continued



- Insurance is regulated by the Financial Services Board. We are not permitted to provide any insurance advice or information that can be deemed as such by the regulator.
- For any insurance information, refer customers to AdminPlus+ at:
  - Tel: 086 111 8765 for any further information
  - Email: [claims@adminplus.co.za](mailto:claims@adminplus.co.za)



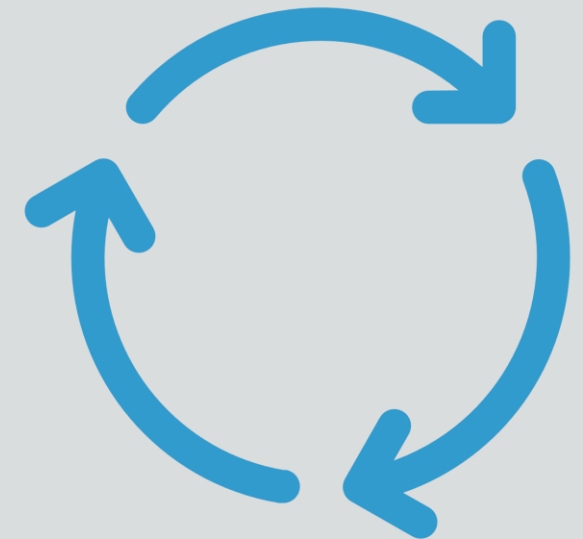
# Claims



Customer contacts AdminPlus+ directly at [claims@adminplus.co.za](mailto:claims@adminplus.co.za)

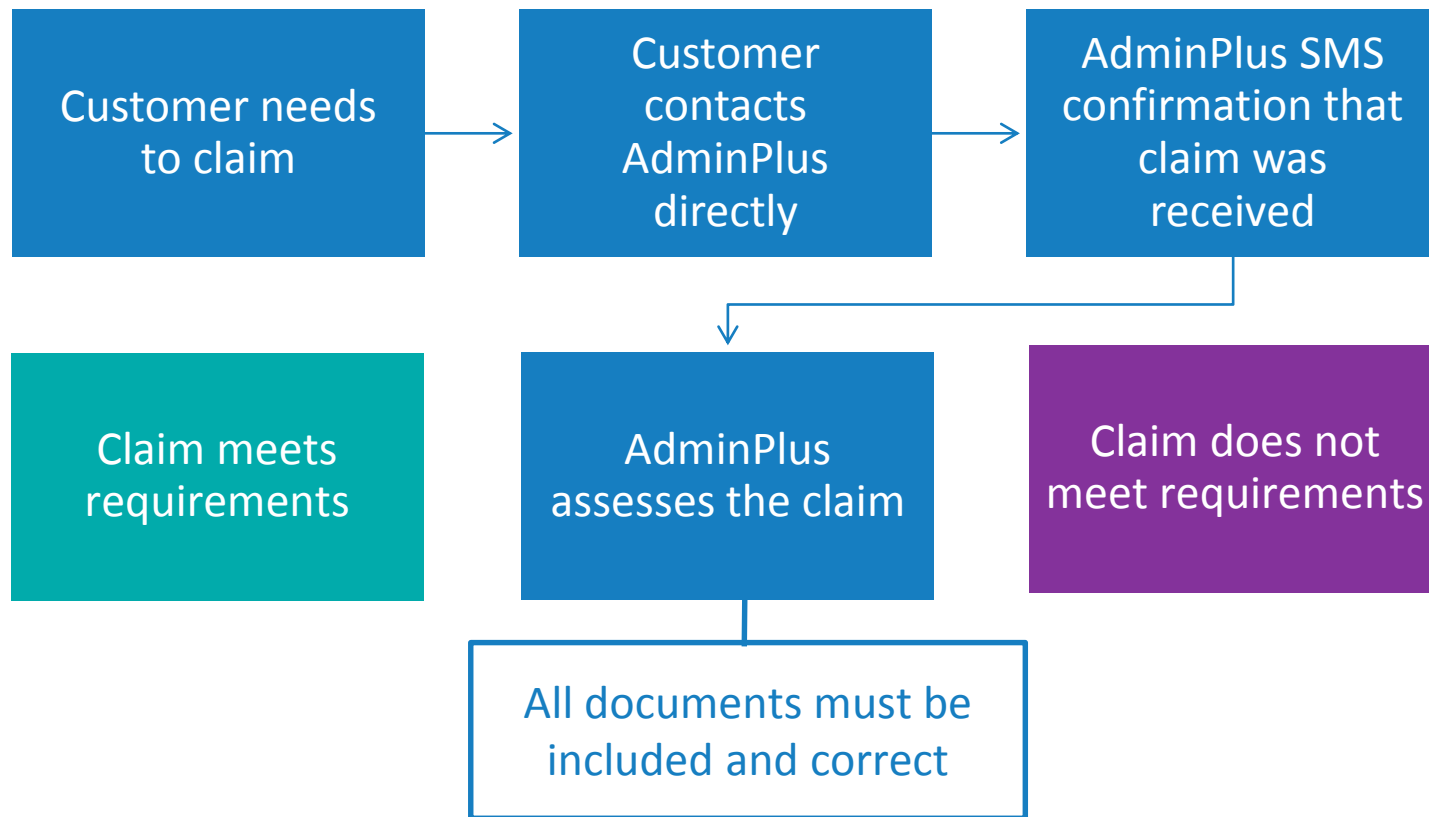
Documents:

- Copy of ID
- Proof of blacklisting
- Copy of affidavit and police case number

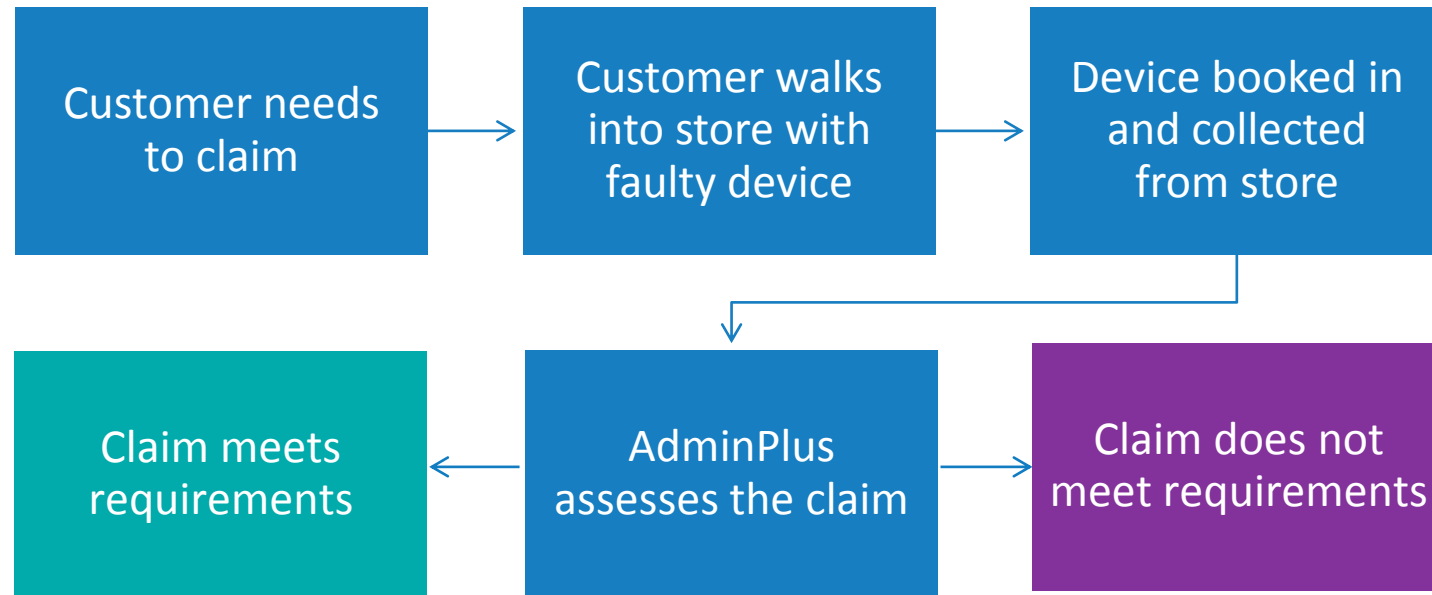


# Telkom AdminPlus Repair Process:

Contact AdminPlus+  
telephonically

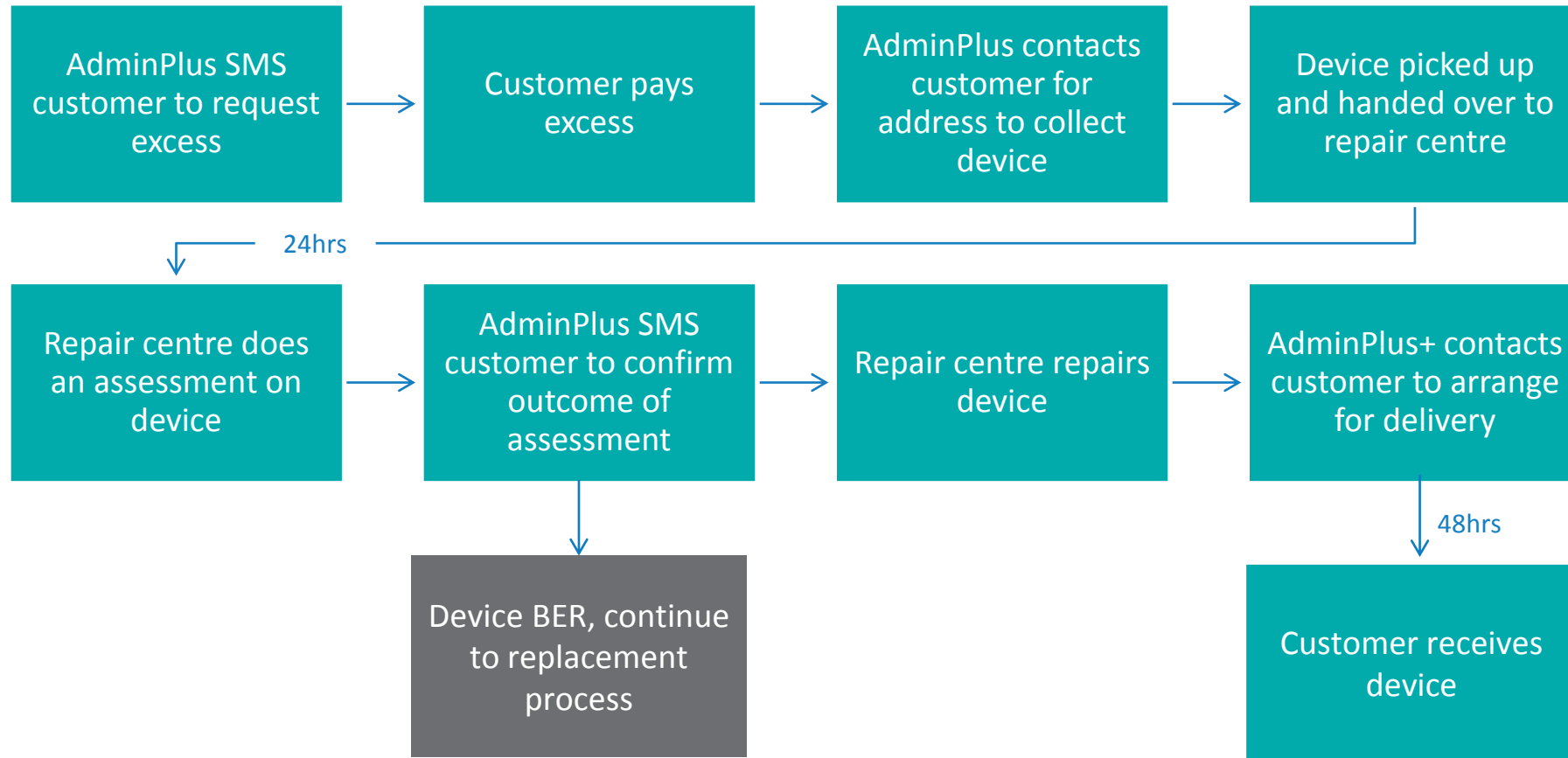


# Telkom AdminPlus+ Repair Process: In-store booking



# Telkom AdminPlus+ Repair Process:

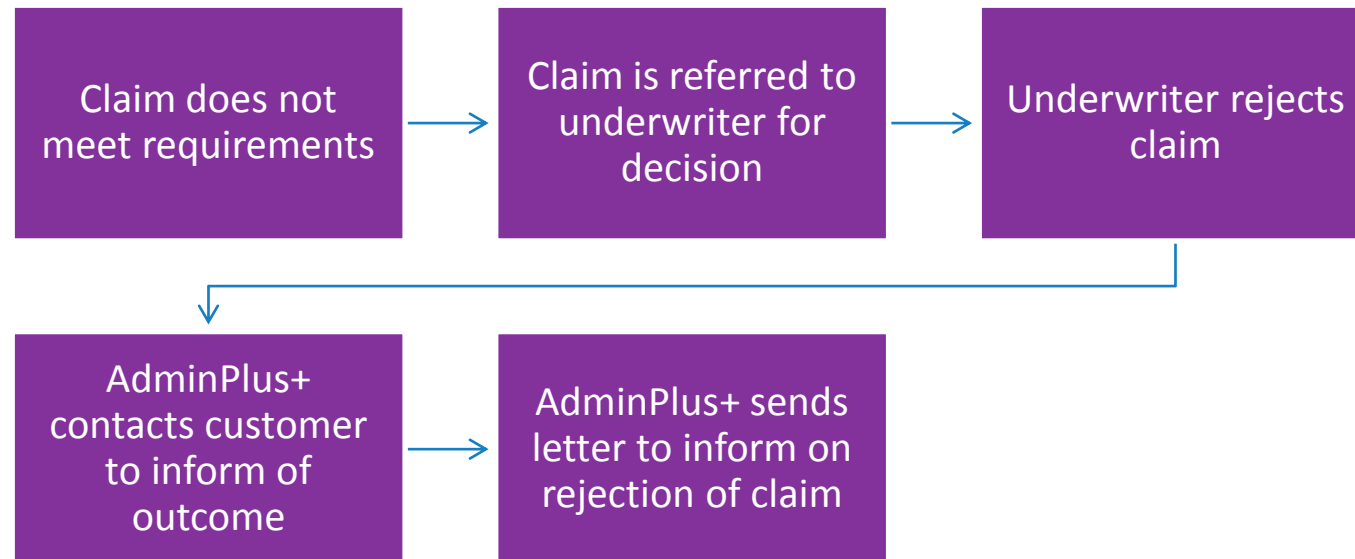
Claim meets requirements





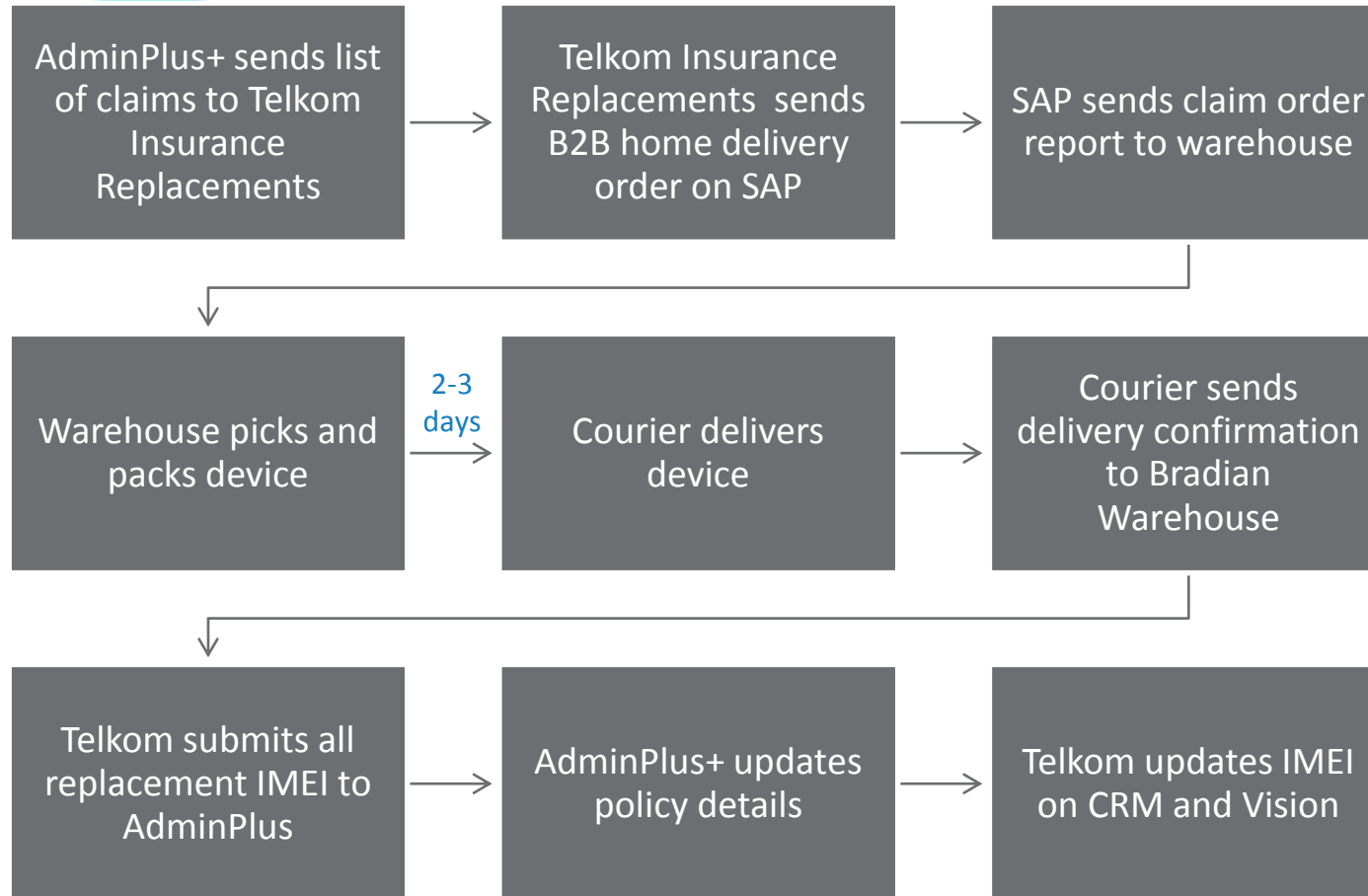
# Telkom AdminPlus+ Repair Process:

Claim does not meet requirements



# Replacement

Claims did meet the requirements, but device was BER. Device must be replaced.



# Cancellations



## Customer wants to cancel the policy

- Agent advises customer to contact AdminPlus via email/telephone or send email to [telkomclaims@adminplus.co.za](mailto:telkomclaims@adminplus.co.za)
- AdminPlus+ initiates the cancellation and sends confirmation to Telkom.
- Telkom receives the cancellation and automatically updates the system.
- If Telkom Policy has only one policy, AdminPlus will subsequently trigger a cancel policy at EOD when the policy is 'empty'.

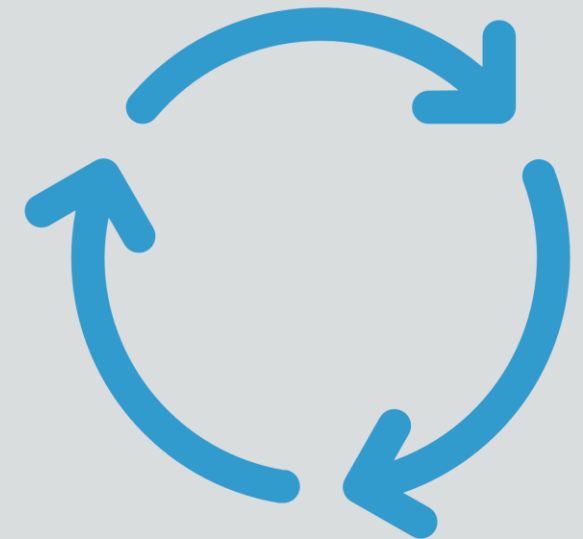
## Customer wants to remove device on existing policy

- Remove device is triggered by AdminPlus on request from the customer. [telkomclaims@adminplus.co.za](mailto:telkomclaims@adminplus.co.za)
- Note: Remove device will always be triggered PER DEVICE from AdminPlus+.
- When customer cancels a policy with multiple devices, AdminPlus+ must send a Remove Device transaction per device to Telkom.
- For multiple devices, policy stays on system with the other devices listed.

# Refunds



- This can happen in the event of incorrect customer billing or a customer terminates the insurance cover within the cooling-off period.
- The agent at the TDS will log a fault on CRM, then manually dispatch to MBO (Mobile Billing Office) billing queue (the title of the case must read “Refund insurance”). When the agent logs the case, they must confirm the customer’s banking details during the claim capturing.
- The agent informs the customer that the refund transaction will appear on the customer’s account.



## Why Telkom Device Insurance?



- Because we specialise in mobile and fixed devices as well as connectivity, we understand the urgency of having a working device to communicate with loved ones, colleagues and/or business partners.
- Due to crime being a reality, we want to ensure that our valued clients' service is not interrupted by any loss, theft or accidental damaged incurred.



## What is covered?



- Loss, theft and accidental damage of the fixed or mobile device. Accidental damage includes water damage.
- Other forms of damage may include lightening and fire.



## What should the customer know about device insurance?



- The customer is the user of the device, and will be classified as the insured for the insured item (device).
- If it is a mobile device, Insurance must be added within seven days after purchase.
- Always use the insured device on the Telkom Network.
- The cover is for loss, theft or accidental damage.
- The customer will receive a detailed policy wording upon acceptance of insurance within 30 days.
- If the customer is not happy with the policy, he/she may cancel the cover within 30 days and Telkom will refund the premium.
- This is a month-to-month product, which means the customer may cancel at any time.



## When will the customer's cover start?



- Cover starts upon delivery of the device.
- The Customer will receive an SMS from Telkom immediately after activation. Agent must inform customer about the SMS, should the customer not receive the SMS they must contact Call centre on 180 or 10210 to confirm if Insurance has been activated.





**Will pro rata  
apply?**



Yes, and this will reflect on the first invoice.



## What is “excess”?



This is a co-payment by the customer, paid directly to AdminPlus+ when claiming.



**Is this policy  
linked to the  
customer's  
Telkom contract?**



Though linked to a contract, Device Insurance is a month-to-month contract subscription that can be cancelled at any time.



**Where can  
customers access  
the policy Terms  
and Conditions?**



This can be accessed on the Telkom website ([www.telkom.co.za](http://www.telkom.co.za)) and will be included in the Welcome Pack that they will receive from AdminPlus+.



**Who should  
customers  
contact to claim?**



They should contact AdminPlus at 086 111 8765 or [claims@adminplus.co.za](mailto:claims@adminplus.co.za).



**Why can I not  
provide insurance  
advice to  
customers?**



In terms of the FAIS Act, only accredited individuals who are registered with the Financial Services Board may provide insurance and financial advice. For questions outside of explaining what the Insurance VAS is, refer customers to AdminPlus+.



THANK YOU!

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**Telkom**