Legacy claims procedure

How to claim:

1. Notify us of your claim within 30 days after the event, via the following channels:

- our Legacy MYPOLICY Mobile APP (https://mypolicy.lum.co.za) or
- by calling 087152208 from Monday to Friday from 7:30 and 17:00 and Saturdays from 08:00 to 13:00 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:

- Clear copy of the driver's license of the person who drove the vehicle at the time of the accident.
- Full description of incident
- SAPS details (in all instances where other people or property was involved)
- Details of any other parties involved (name and surname / ID number / vehicle / registration number / contact details)

An assessor will be appointed to assess the damage to the vehicle.

Please refer to your policy wording regarding the effect of a claim on your policy.

2.2 Loss or Theft (from your house or anywhere else)

- Full description of incident
- 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 cellular phone 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 may be appointed.

Please refer to your policy wording regarding the effect of a claim on your policy.

2.3 Accidental damage or Lightning damage to items

- Full description of incident
- Damage report from an independent supplier stating the cause of the damage and if the item is repairable
- Quotation for the repair / replacement of the damaged item(s)

Note: All salvage must be handed over to the Insurers

Depending on the total amount of the loss an assessor may be appointed. Please refer to your policy wording regarding the effect of a claim on your policy.

