

Gadget Security FAQs

Theft

What is the customer care number for claims related queries?

The customer care number is 022-2871-7171. You can also SMS "QHGS (space) <mobile number> (on which you wish to get reply on) to 52040, e.g. QHGS 1234567890, or visit www.qhgs.aarviinsurance.co.in

Till when can I claim my Theft Insurance?

The insurance is valid for 1 year from the date of activation. You can claim the insurance before the completion of the first year. For more information please refer to the insurance policy document in the 'downloads' section.

What should be done first when a mobile device is stolen?

Visit the claim registration portal www.qhgs.aarviinsurance.co.in and fill in the details or call the helpline number 022-2871-7171 to intimate us about the theft within 48 hours of the incident.

What all documents are required to claim Theft Insurance?

The complete claim process & forms required to be filled are available on our website www.quickhealgadgetsecurity.com

Do I need to fill the documents online?

No, you need to take a printout and fill the forms.

Is it necessary to register a theft complaint with the police?

Yes, for claiming the theft insurance, police complaint along with valid seal(s) & signature(s) is mandatory.

What all details are required in the police complaint?

Please ensure the police complaint covers the following points:

1. Date of registering complaint
2. Insurer's name
3. IMEI number
4. Mobile number
5. Detailed description of the incident
6. Seal & signature from the police authority

Is a SIM blocking confirmation necessary?

Yes, SIM blocking confirmation is mandatory. The format in which this requires to be submitted is available on www.qhgs.aarviinsurance.co.in

Is there any time limit to procure the police complaint and SIM blocking confirmation?

Yes, the police complaint and SIM blocking confirmation should be procured within 48 hours from the date of incident (theft).

The SIM card is on my Father/Mother/Brother/Sister/Friend's name? Will this be accepted?

Yes, the SIM owner's name signature should be procured, including one self-attested ID proof of the SIM owner to be sent along with all the other documents.

Can a photocopy/printout/carbon copy of purchase invoice be produced instead of the original?

No, for claiming theft insurance, the original purchase bill is mandatory without which the claim cannot be processed.

I do not hold any bank account. Can I give my joint account details?

Yes, joint accounts are accepted, but the claimant needs to be the primary account holder. A bank account under the insurer's name is mandatory for the Insurance Company to credit the theft claim amount.

What if I need any assistance in filling the forms?

You can call our customer care number 022 - 2871-7171 at any time between 10:30 AM to 5:30 PM. Our insurance expert will assist you with the same.

The purchase bill is in the name of my company. Do I need any additional documents while claiming a Theft Insurance?

Yes, an authorization letter with seal & signature of the company on the company's letterhead needs to be produced. Also, other supporting documents should be with the company's seal & signature. Our customer care expert will guide you through it; please call on 022-2871-7171.

Where can I get the notary done?

A notary can be procured by approaching any civil court advocate.

What would be the notary denomination?

Notary should be procured on a stamp paper of Rs. 20 or above.

Where should the claim documents be sent?

Hard copies of the required documents should be sent to the address below:

Aarvi Insurance Brokers (AIB)
618, Arun Chambers,
Tardeo Road,
Mumbai – 400034

Note:

Ensure you have photocopies all the documents that are being couriered.

Can I send the scanned copy of theft claim documents?

No, only hard copies are accepted.

What if I miss out on any of the documents? Will my claim be rejected?

No, the claim will be on hold until all the required documents are received. You will be informed about the missing documents.

Within how many days do I need to send all the theft claim documents to Mumbai?

The documents need to be sent within 21 days failing which the insurance company reserves the right to consider/reject the claim.

Damage

Till when can I claim my Damage Insurance?

The insurance is valid for 1 year from the date of activation. You can claim before the completion of 1 year.

What is the customer care number?

The customer care number is 022-2871-7171. You can also SMS "QHGS (space) <mobile number> (on which you wish to get reply on) to 52040, e.g. QHGS 1234567890, or visit www.qhgs.aarviinsurance.co.in

What should be done first if the mobile device is damaged?

Visit the claim registration portal www.qhgs.aarviinsurance.co.in and fill in the details or call the helpline number 022-2871-7171 to intimate us about the theft within 48 hours of the incident.

What all documents is required to claim Damage Insurance?

The complete claim process & forms required to be filled are available on our website www.quickhealgadgetsecurance.com

Is estimate quotation from Authorized service center necessary?

Yes, a quotation with a part wise break-up of the damaged parts is mandatory as the depreciation will be charged on the amount estimated by the service center.

What all details are mandatory in the estimate quotation?

The required details are mandatory:

1. Date
2. Insurer's name
3. IMEI number
4. Part wise break up of quoted amount
5. Seal & signature from the service center

Why do you require damage part photos?

The following is required to ensure the raises claim is real:

- 3 photos are mandatory - 2 showing the damage and 1 showing the IMEI number

Where do I need to send all the documents?

The scanned copies of the documents need to be uploaded on qhgs@aarviinsurance.co.in

Shall I get my mobile repaired after sending the documents?

No, an approval email will be sent by the Insurance Company with the approved amount & approval type, post which the mobile can be repaired.

What is the approval type?

There are 2 types; a claim is either approved on Repair Basis (if the repair cost is below 80% of handset value) & Total Loss Basis (beyond repair or the repair cost is exceeding 80% of handset value).

How to proceed if my claim is approved on a Repair basis?

Get your mobile repaired from the same service center and courier the documents (hard copies only) along with the final repair bill & damaged part, to the following address:

Aarvi Insurance Brokers (AIB)
618, Arun Chambers,
Tardeo Road,
Mumbai – 400034

Note:

Ensure you have photocopies all the documents that are being couriered.

How to proceed if my claim is approved on a Total Loss Basis?

Courier the damaged handset including the box and all accessories along with the documents (hard copies only) and the original mobile bill to the following address:

Aarvi Insurance Brokers (AIB)
618, Arun Chambers,
Tardeo Road,
Mumbai – 400034

Note:

Ensure you have photocopies all the documents that are being couriered.

The service center is not providing the damaged part. What should I do?

If the insurance claim is applied, then the damaged part becomes the insurance company's property. The service center has to provide it. If the service center is not providing the same, kindly take an acknowledgment on the service center letterhead for not issuing the damaged part. Approval/Rejection/Penalty is solely at the discretion of the insurance company.

I do not hold any bank account. Can I give my joint account details?

Yes, joint accounts are accepted, but the claimant needs to be the primary account holder. A bank account under the insurer's name is mandatory for the Insurance Company to credit the theft claim amount.

Purchase bill is in the name of my company. Do I need any additional documents while claiming Damage Insurance?

Yes, an authorization letter with seal & signature of the company on the company's letterhead needs to be produced. Also, other supporting documents should be with the company's seal & signature. Our customer care expert will guide you through it; please call on 022-2871-7171.

What would be the notary denomination?

Notary should be procured on a stamp paper of Rs. 20 or above.

What if I miss out on any of the documents? Will my claim be rejected?

No, the claim will be on hold until all the required documents are received. You will be informed about the missing documents.

How much amount am I eligible for?

As per the claim procedure under the insurance policy, an approval for repair will be given by the insurance company after scrutiny of estimate and scanned documents submitted in support of the damaged handset. Depreciation is applicable as per the defined slabs depending upon the age of the handset. For depreciation slabs, you can check the policy handout issued during the activation of insurance.

How should I proceed for a cashless claim?

Register a damage complaint on the call center number 022-2871-7171. Depending on your location, the customer service team will help you with the details on the formalities being completed.

Additional FAQs

Will my Tablet/iPad (Wi-Fi only devices) without SIM card slot be covered under this policy?

Yes, they will be covered as per the terms of the insurance policy.

What is an excess charge during a claim?

It is a kind of service charge that is charged by every insurance company to the claimant.

After how many days of purchase of my handset can I purchase an insurance product?

An insurance product should be purchased within 15 days of purchasing the handset.

Can the invoice be on my friend/relative's name?

The invoice should be on the insurer's/claimant's names.

My age is below 18 years. Can I still get a claim?

No, a person below 18 years cannot make a claim.

Can I submit my claim documents to the ISD/retailer?

No.

Is a police FIR required for theft claim?

An FIR is not necessary but a police complaint is necessary for a theft claim.

What is a claim intimation number?

A Claim Intimation Number is a unique number to identify and process your claim.

Within how many hours after theft can I call the support number to inform about the theft?

Theft should be intimated within 48 hours of the incident (theft).

Can I still initiate the claim process after 48 hours?

No, a claim cannot be initiated after 48 hours of the incident.

Within how many hours after the theft should I block my SIM?

SIM should be blocked within 48 hrs.

Within how many hours after damage can I call the support number to inform about the damage?

The damage should be intimated within 48 hours of the incident (damage).

What types of damage are covered by the insurance?

The types of damage covered by the insurance are:

1. Accidental physical damage
2. Accidental liquid damage

What are the reasons for which the claim can get rejected?

Reasons for claims getting rejected include:

- Incorrect details are given at the time of registration - wrong name, incorrect DOB, wrong bill amount, etc. It is important to avoid such errors.
- In cases of a theft, delay in lodging complaints with the police, and not mentioning that it was a case of theft.
- Not sending the repair quotation on letterheads.
- A mismatch of details at the time of claims - a mismatch of DOB, IMEI number, and showing that the mobile owner is a minor (below 18 years of age).
- Theft happening without a SIM card.
 - **Suggested:** It is suggested to check the details or to amend details in case there are errors, with the call center.