

Welcome to the Frequently Asked Questions about the MyENNIA App. Below you will find answers to the most frequently asked questions, grouped by topic. Can't find the answer you're looking for? Feel free to contact our Customer Service team.

General

1. What is the MyENNIA App?

The MyENNIA App is ENNIA's mobile application that allows you to easily manage your insurance matters yourself. Among other things, you can view your policies, view and pay invoices, submit and review claims, manage your personal details, discover new insurance products, and calculate your premium. In short, as our slogan says: everything in your own hands.

2. Is the MyENNIA App secure?

Yes. Your data is protected with modern two-factor authentication. This is why the use of an authenticator app is mandatory. Every time you log in, you enter an authentication code as an additional security measure.

3. In which languages is the app available?

The MyENNIA App is currently available in English only. A Dutch version is under development. Other languages, such as Spanish and Papiamentu, are currently not planned.

Downloading and Installing

4. How do I download the MyENNIA App?

The app is available free of charge in the Apple App Store for iOS and the Google Play Store for Android.

5. How do I know if the app is up to date?

Check the App Store or Google Play Store to see whether an update is available. We recommend enabling automatic updates so that you always use the latest version.

6. What should I do if I have a new phone?

Download both the MyENNIA App and your authenticator app again from the App Store or Google Play Store and log in to both using your existing credentials. You can then log in to the MyENNIA App as usual and retrieve the required code from your authenticator app during the authentication step.

Registration, Login and Authentication

7. I got an error message when logging in. What can I do?

- Check whether you are using the same email address you used when registering.
- Check whether your password is correct.
- Still unable to log in? Select "Forgot Password" and follow the instructions or contact our Customer Service team.

8. I forgot my password. What should I do?

Tap "Forgot Password" on the login screen and follow the instructions to create a new password.

9. I get an error during authentication. What can I do?

Check whether you pasted the code from your authenticator app into the MyENNIA App within the specified time. If you use your authenticator app for multiple portals, make sure you selected the correct code. Still not working? Contact our Customer Service team so we can review the specific error message with you.

10. I did not receive an OTP (one-time password). What can I do?

If you are abroad, it may take a little longer for the SMS to arrive. You can also tap "Resend OTP" to request a new code. The OTP can currently only be sent by SMS. If you use a Dutch phone number, you will currently not receive an OTP. In that case, please contact our Customer Service team.

11. I received an SMS with a code from +599 9 510 9271. Can I trust it?

Yes. When you log in for the first time, you will receive a one-time password (OTP) from ENNIA. Our brand name is not yet displayed as the sender, but an SMS containing a code from +599 9 510 9271 is from ENNIA.

12. Can I log in using Face ID or my fingerprint?

Not yet. This feature is currently not available.

13. Why can't I register using a policy from Aruba?

Due to the separation between ENNIA's Curaçao and Aruba entities, the app is currently not available to customers who only have an Aruba policy. If you also have a policy from Curaçao, Bonaire or Sint Maarten, you can register using that policy and will then be able to view all your ENNIA policies.

Policies and Insurance

14. Which insurance policies can I view in the app?

You can view all insurance policies linked to your account, such as car insurance, home insurance, travel insurance and more. Your pension and mortgage are currently not yet available in the app.

15. Why can't I see all my insurance policies?

New insurance policies only become visible the following day. It takes one night for them to appear in the app. You will also only see policies for which you are the policyholder. For example, if you are the premium payer or insured person but not the policyholder, you currently cannot view that policy in the app. If your policy is not new and you are the policyholder but still cannot see it, please contact our Customer Service team so we can check this for you.

16. I am logged in, but I can no longer see policies that I could previously see.

This may occur if you recently requested a change to your name or email address. We are aware of this issue and are working on a solution. Please contact ENNIA so we can investigate this for you.

17. Why can't insured persons and premium payers view their policy?

ENNIA currently applies a policy under which only the policyholder can view a policy through the MyENNIA App. Even if you are the insured person or premium payer, you cannot currently view the policy in the app. We are aware of this need and are working on a solution.

18. Can I give multiple accounts access to my policies?

Currently, only the policyholder can view a policy through the MyENNIA App. It is not yet possible to link multiple policyholders to a single policy, which means you cannot give another account access to your policy. We are aware of this need and are working on a solution.

19. Why aren't all my policy terms and conditions available?

We are currently reviewing, optimizing and digitizing all our terms and conditions in our new brand style. As a result, not all terms and conditions are available in the MyENNIA App yet. We are working on this.

20. My short-term travel insurance shows a "Renewal date", but I want the policy to end on that date.

We are aware of this issue. Your insurance policy will indeed end on that date. Only the way the information is currently displayed is incorrect.

21. My short-term travel insurance shows "NOT ACTIVE" while I am on vacation.

We are aware of this display issue and are working on a solution. There is no need to worry: your policy is active.

Personal Details

22. How do I change my personal details?

Tap your profile picture or go to Settings using the gear icon at the bottom right and select "My Profile". On the My Profile page, you can see all the information ENNIA has on file for you. If you would like to change something, tap the orange "Update My Profile" button at the bottom and update the relevant information. Changes are not processed immediately. Certain changes may require additional verification. We aim to process changes within two business days.

Invoices and Payments

23. Can I pay my invoice through the app?

Yes. You can securely pay outstanding invoices through the app using Sentoo. Please note that Sentoo does not yet support all banks.

24. I paid my invoice, but it still shows "NOT PAID".

Payments made through the app via Sentoo are processed immediately. If you made a bank transfer instead, it may take five to ten business days before the payment is visible in the app. If your invoice still shows "NOT PAID" after this period, please contact our Customer Service team so we can check this for you.

25. I can't see my invoice.

ENNIA uses different types of invoices. Currently, only renewal invoices are visible in the app. These are the invoices you automatically receive when your insurance policy is renewed. Also check whether the relevant policy was arranged through an intermediary other than ENNIA. If this is the case, you will not see those invoices in the app, even if they are renewal invoices. Please contact your intermediary for assistance. If neither situation applies, please contact ENNIA so we can investigate this for you.

26. I paid part of my policy, but my "Outstanding amount" is still the same.

If you made a bank transfer to ENNIA, it may take up to ten business days for the payment to be processed and displayed in the app. Once processed, the app should show the remaining outstanding amount on your invoice. If the amount has still not changed after ten business days, please contact our Customer Service team so we can investigate this for you.

27. Why do some invoices have a "Pay online" button while others do not?

Life insurance policies currently do not have a "Pay online" button. In addition, the Sentoo payment link, and therefore the "Pay online" button, expires once an invoice has been outstanding for more than three months. There are therefore several reasons why an invoice may be visible in the app without a "Pay online" button.

28. When I add up all my discounts (Bonus malus) and my Basic premium, the total does not match my Premium. Why is this?

In addition to the bonus-malus discount, other discounts may apply to your policy that are not reflected in the Basic premium.

As a result, the total may differ from what you expect. We understand that this can be confusing and are working on a solution.

Damage and Claims

29. How do I submit a claim?

As soon as you open the app, you can tap the orange "Submit a claim" button at the bottom. You will then be asked to complete a more detailed form. You can also log in first and go to "Claims", where you can tap "Submit a claim" at the bottom center of the screen. Select the policy for which you would like to submit a claim. You will then be directed to the appropriate form, where targeted questions will guide you through the claims process and you can upload photos and documents if necessary.

30. Can I track the status of my claim?

You cannot yet track the detailed status of your claim in the app. However, you can see whether a claim has been completed based on its badge: "IN PROCESS" means the claim is still being processed. "PROCESSED" means the claim has been completed.

Messages and Notifications

31. Will I receive notifications through the MyENNIA App?

No. The app does not currently support notifications.

Permissions and Privacy

32. Why does the app request permission to use my camera?

The camera is used to take and upload photos of documents or damage related to a claim.

33. Why does the app request access to my photos?

This allows you to add existing photos or documents to a claim or information request.

Technical Issues

34. The app is slow or freezes.

Try the following:

- Check your internet connection.
- Completely close the app and open it again.
- Update the app to the latest version.
- Restart your phone.

If the problem continues, please contact our Customer Service team.

35. I suddenly get an error message. What should I do?

If possible, make a note of the error message or take a screenshot and contact our Customer Service team. This will help us assist you more quickly.

36. I see a blank screen.

Completely close the app and open it again. Also check whether you are using the latest version of the app.

37. What do the numbers next to Policies, Invoices and Claims mean?

After logging in, you will see the sections Policies, Invoices and Claims on the app's home screen, each with a number next to it. These numbers mean the following:

- The number next to Policies shows the number of active ("ACTIVE") policies.
- The number next to Invoices shows the number of unpaid ("NOT PAID") invoices.
- The number next to Claims shows the number of claims that are still being processed ("IN PROCESS").

Account and Devices

38. Can I use multiple devices?

Yes. You can log in to the same account on multiple devices.

39. Does the app work abroad?

Yes, as long as you have an internet connection.

40. Can I delete my account?

Yes, but this is currently not yet possible within the app. Please contact our Customer Service team. We will explain the consequences of deleting your account so that you can make an informed decision.

Contact and Support

41. Who can I contact if I need help?

You can contact ENNIA Customer Service through:

- Chat / WhatsApp: +5999 4343800
- Phone: +5999 4343800
- Email: curacao@ennia.com
- Visit an ENNIA office: View our locations on ennia.com

Tips for the Best Experience

- Always use the latest version of the app.
- Enable automatic updates.
- Use a strong password.
- Keep your contact details up to date.

Still Need Help?

Our team will be happy to assist you. Contact ENNIA Customer Service or visit one of our offices.