

Hello

Dialdirect
Payback

dialdirect



Terms and Conditions

What you need to know

Depending on the package you chose with your policy, you either benefit from Dialdirect Payback or Dialdirect Monthly Payback. If you are unsure, you can check this by seeing which package is reflected on your policy schedule.

The good news is that with either package you benefit from our Monthly Payback which is detailed in section 1 below. You can also boost your Monthly Payback with our Payback Booster outlined in Section 2.

If you chose Dialdirect Payback, you also benefit from our Payback Bonus which is detailed in section 3.

1. Dialdirect Monthly Payback

What is the cost?

- If you have comprehensive vehicle insurance, you automatically qualify for Dialdirect Monthly Payback at no additional cost.
- You can activate the Dialdirect Payback Booster at an additional monthly fee.

How do I qualify to earn?

- By having comprehensive vehicle insurance.
- By paying your monthly premium.
- By downloading and registering on the App.
- By having an Overall Drive score at the end of the month.

How and when do I get paid?

- Your Dialdirect Monthly Payback is paid into the bank account you selected.
- If your Dialdirect Monthly Payback is less than the hurdle amount, it will be carried over to future months until the amount earned exceeds the hurdle, which will then be paid to you during the next payout cycle. See the App or website for more information.

How do you calculate my earnings?

- We use your Overall Drive score from the previous 28 days.
- We check if you have Home Contents and/or Buildings cover.
- If you have activated the Dialdirect Payback Booster, we check if you have completed all your Additional activities.
- Your earnings are calculated on your comprehensive vehicle premium excluding fees and commissions, if applicable.

A breakdown of all your potential earnings is shown in the table below.

| Category | Automatically Included Dialdirect Monthly Payback % | Dialdirect Payback Booster Monthly Payback % |
|--------------------------------------|---|--|
| Drive score maximum | 15.0% | 60.0% |
| ★ | 0.0% | 5.0% |
| ★★ | 2.5% | 7.5% |
| ★★★ | 5.0% | 12.5% |
| ★★★★ | 7.5% | 25.0% |
| ★★★★★ | 15.0% | 60.0% |
| Additional cover maximum | 10.0% | 10.0% |
| Vehicle + Home Contents | 5.0% | 5.0% |
| Vehicle + Buildings | 5.0% | 5.0% |
| Vehicle + Home Contents + Buildings | 10.0% | 10.0% |
| Additional activities maximum | 0.0% | 5.0% |
| Vehicle safety check (12 months) | | Each activity is valid for 12 months and you will earn your 5% when all of them are successfully completed. When an activity expires it must be completed again to continue earning. |
| Survey (12 months) | | |
| Eye test (12 months) | | |
| Risk confirmation (12 months) | | |
| Maximum Percentage | 25.0% | 75.0% |

How do you calculate my Overall Drive score and Trip scores?

- Your Overall Drive score and your Trip scores are based on a scale of 1 to 5 Stars (5 Stars = best) and is calculated on your driving performance using a number of Drive score factors. See the App or website for more information on the Drive score factors.
- The Overall Drive score is achieved once you have tracked at least 8 valid trips in a 28 day rolling period. The Overall Drive score, at the end of each month, is used as part of your Dialdirect Monthly Payback calculation.
- A valid trip is a trip of at least 1km and only valid trips will be scored and reflected on the App.

- If you classify the trip as a passenger trip in the App, it will not count towards your Overall Drive score. If however this selection is not made, it will affect your Overall Drive score.

Personal information

Your personal information is stored on secure servers. Only relevant information will be shared with our Dialdirect Payback partners in order to calculate your Trip and Overall Drive scores, Dialdirect Payback earnings and Vouchers. We will not rent, sell, or share your personal information with third parties without your consent except where we are legally obliged to do so. Please refer to [Dialdirect Privacy Terms and Conditions at dialdirect.co.za](https://dialdirect.co.za) for more information.

Policy changes

- If you take out a new policy or add a new comprehensively insured vehicle to your existing policy during the month, your Dialdirect Monthly Payback will be calculated on the premium received for the month, in this instance you will receive payback on the pro rata comprehensive vehicle premium paid.
- If you change your vehicle during the month, your Dialdirect Monthly Payback calculation will take into account all comprehensive vehicle insurance premiums received during that month.
- If you cancel your policy during the month and you have the Dialdirect Payback Booster, the fee paid for that month will be refunded to you and no Dialdirect Payback benefits will be payable for the month.
- If you remove a vehicle from your policy during the month and you have the Dialdirect Payback Booster, the fee paid for that month will be refunded to you and no Dialdirect Payback benefits will be payable for the month.
- If you downgrade your cover from comprehensive to third party, fire and theft or third party only and you have the Dialdirect Payback Booster, the fee paid for that month will be refunded to you and no Dialdirect Payback benefits will be payable for the month.

Vouchers

- Vouchers are earned by completing certain tasks. See the App for more information.
- You will be notified if you have received a Voucher.
- Vouchers must be activated within the time-frame provided in the notification.
- Vouchers cannot be re-issued and are not transferrable.
- Vouchers are subject to the terms and conditions of the Voucher partner and not Dialdirect.

Claims

- Claims have no impact on your Dialdirect Monthly Payback or Dialdirect Payback Booster.
- Your driving information will not be used at claims stage without your consent.

Monthly payment disputes

You will have 30 days from the date on which a monthly payment is made to you to dispute such payment. Should we not hear from you in the 30 days, we will assume that

have received such payment and that it is correct.

Programme changes and cancellation

We may change or cancel the Dialdirect Payback programme by giving you 30 days' notice. We may give notice verbally, electronically, by fax or by post to your last-known address.

2. Dialdirect Payback Booster

How do I qualify and what does it cost?

If you have comprehensive vehicle insurance, you can activate the Dialdirect Payback Booster for a small additional monthly fee, per vehicle.

Policy changes

- If you activate the Dialdirect Payback Booster during the month on a new policy and/or a new vehicle, you will only pay a pro rata fee for adding the Dialdirect Payback Booster during the course of a month. Similarly, your payout will be calculated based on the pro rata vehicle risk premium paid for the month.
- If you activate the Dialdirect Payback Booster during the month on an existing comprehensively insured vehicle, you will pay the full fee for the Dialdirect Payback Booster and your payout will be calculated based on the full vehicle risk premium paid.
- If you cancel the Dialdirect Payback Booster, you will be reverted back to the Dialdirect Monthly Payback. If the change is made during the month (and not at the start of the following month), the full Dialdirect Payback Booster fee, paid for that month, will be refunded to you.

How do the Additional activities work?

You can further increase your earnings by successfully completing all of these Additional activities:

1. Vehicle safety check

This activity can be completed by the Policyholder or Regular driver, as long as it is done on the insured vehicle. See the App or website for costs/additional information.

2. Eye test

This activity needs to be completed by the Regular driver of the insured vehicle. See the App or website for costs/additional information.

3. Risk confirmation

This activity can be completed on the App or online at dialdirect.co.za and requires the Policyholder to check that all policy details are correct and up-to-date. There is no cost for this activity.

4. Survey

This activity can also be done on the App or online at dialdirect.co.za and requires the Regular driver of the insured vehicle to answer a short questionnaire. There is no cost for this activity.

Each activity is valid for 12 months and you will earn your 5% when all of them are

successfully completed. When an activity expires it must be completed again to continue earning.

3. Dialdirect Payback Bonus

How do I qualify and what is the cost?

- Having selected Dialdirect Payback, you benefit from our Payback Bonus included in your policy.

How does my payout work?

- You'll receive a cash payout after 4 years of claims-free uninterrupted cover. This amount is equal to either 25% of all your premiums or your entire first year's premiums (whichever is less).
- This cash payout is calculated on your policy premiums excluding fees and commissions, if applicable.
- Check your online dashboard at dialdirect.co.za for your projected payout date.

How do I get paid?

Your Payback Bonus will be paid into the account from which your premium is deducted.

What affects my payout?

- Missed premium payments
- Interruptions in cover
- **All claims except the following:**
 - Vehicle claims:
 - Vehicle stolen, if an approved tracking system was fitted
 - Windscreen chip repairs
 - Home Contents and Buildings claims:
 - Fire-brigade charges following a fire at the residential address
 - Rent to live elsewhere
 - Home Contents claims:
 - Garden furniture
 - Guests' property
 - Money stolen from the customer's home
 - Loss of documents, coins or stamps
 - Domestic employee's belongings
 - Belongings in a removal truck
 - Hole-in-one/Bowling full-house
 - Medical expenses
 - Veterinary expenses
 - All Premium Relief claims:
 - Retrenchment premium waiver
 - Death premium waiver
 - Total permanent disablement premium waiver

All the above claims have their own cover limits and terms and conditions. Please refer to our policy book for more information.

If you've met the above criteria and still haven't received payment, please get in touch with us.

Getting in touch is easy

- Tel: 0861 555 580
- Email: polycyservices@dialdirect.co.za
- Chat with us via the Dialdirect Insurance App or online at dialdirect.co.za