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Premium Relief

Terms & Conditions

dialdirect

Premium Relief

Life is unpredictable and a crisis can happen at any time. If you chose to add our **Dialdirect Payback Bonus** to your policy, we can provide you and your family with some financial relief in the three instances below.

Total permanent disablement premium waiver

If you're in a serious accident, you could go from being perfectly physically able to totally permanently disabled. If this were to happen, a loss of income could result from extended absences from work and that is where the Total permanent disablement premium waiver comes in.

How it works:

- Payment of your short-term insurance premium for a total of up to six months (over the lifetime of the policy should you suffer from total permanent disablement.
- Protection of your **Dialdirect Payback Bonus**. This means that you will be entitled to a cash reward if your cover remains claims-free and uninterrupted for 4 years.
- Only a six-month waiting period.

What to do in the event of a claim

- Call **0861 555 580**.
- All claims must be submitted in writing within 60 days of the disablement of the insured.

Retrenchment premium waiver

In today's world, the possibility of retrenchment is something that no one is immune to. Without a job and the bills still piling up, it can be a very stressful situation. To provide some financial relief during this time, we offer you the Retrenchment premium waiver.

How it works:

- Payment of your short-term insurance premium for a total of up to six months (over the lifetime of the policy.
- Protection of your **Dialdirect Payback Bonus**. This means that you will still be entitled to a cash reward if your cover remains claims-free and uninterrupted for 4 years.
- Peace of mind – your personal possessions remain insured.
- A six-month waiting period applies - i.e. you can only claim for this benefit if your short-term insurance policy has been active for at least six months.
- The Retrenchment waiver does not cover voluntary retrenchment, dismissal, the end-of a fixed-term contract, or retirement.

What to do in the event of a claim

- Call **0861 555 580**.
- All claims must be submitted in writing within 60 days of the retrenchment of the insured.

Death premium waiver

If you pass away, your family won't have the additional pressure of keeping up with your monthly insurance payments while your estate is being wound up, with the Death premium waiver.

How it works:

- Payment of your short-term insurance premium for a total of up to six months (over the lifetime of the policy).
- Protection of your **Dialdirect Payback Bonus**. This means that you will still be entitled to a cash reward if your cover remains claims-free and uninterrupted for 4 years.
- Peace of mind – your personal possessions remain insured.

What to do in the event of a claim

- Call **0861 555 580**.
- All claims must be submitted in writing within 90 days after the death of the insured.

Getting in touch is easy

- Tel: **0861 555 580**
- Email: **policyservice@dialdirect.co.za**
- Connect with us via the **Dialdirect Insurance App** or **online**

www.dialdirect.co.za

Your Total Permanent Disablement, Retrenchment and Death premium waivers are underwritten by 1Life Insurance Ltd, an authorised insurer and financial service provider.
Dialdirect Insurance Ltd is an authorised insurer and financial services provider.

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