

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**, **Dialdirect Monthly Payback** or **Dialdirect Payback Bonus**. If you are unsure, you can check this by seeing which package is reflected on your policy schedule.

The good news is that with the **Dialdirect Payback** and **Dialdirect Monthly Payback** packages you can choose to boost your package with our **Dialdirect Payback Booster** outlined in section 3 for an additional fee.

## 1. Dialdirect Payback

This option gives you the best of both worlds. You will benefit monthly from the **Dialdirect Monthly Payback** detailed in section 2 and you can boost your earnings by adding **Dialdirect Payback Booster** detailed in section 3. Over and above this you will also enjoy a cash pay-out every four years with the **Dialdirect Payback Bonus** detailed in section 4.

## 2. Dialdirect Monthly Payback

### What is the cost?

- Having selected **Dialdirect Payback** or **Dialdirect Monthly Payback** you qualify to receive monthly pay-outs on your comprehensively insured vehicle and the cost is included in your policy premium.
- 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 Dialdirect 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 your selected bank account within the first 10 working days of the month.
- 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 pay-out cycle.

### 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	Dialdirect Monthly Payback %	Dialdirect Payback Booster Monthly Payback %
<b>Drive score maximum</b>	<b>15.0%</b>	<b>60.0%</b>
	0.0%	5.0%
	2.5%	7.5%
	5.0%	12.5%
	7.5%	25.0%
	15.0%	60.0%
<b>Additional cover maximum</b>	<b>10.0%</b>	<b>10.0%</b>
Vehicle + Home Contents	5.0%	5.0%
Vehicle + Buildings	5.0%	5.0%
Vehicle + Home Contents + Buildings	10.0%	10.0%
<b>Additional activities maximum</b>	<b>0.0%</b>	<b>5.0%</b>
Vehicle safety check (12 months)		Each activity is valid for 12 months and you will earn 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)		
<b>Maximum Percentage</b>	<b>25.0%</b>	<b>75.0%</b>

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

- 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 Dialdirect App or visit the Dialdirect 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 Dialdirect App.
- Your GPS must remain on throughout an entire trip in order for the trip to be valid.
- If you classify the trip as a passenger trip in the Dialdirect 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 www.dialdirect.co.za](http://www.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, third party only or any of the Dialdirect Bundle cover options 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 change from **Dialdirect Payback** or **Dialdirect Monthly Payback** to **Dialdirect Payback Bonus** 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.

## ***Vouchers***

- Vouchers are earned by completing certain tasks. See the Dialdirect 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 31 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 31 days, we will assume that you 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 31 days' notice. We may give notice verbally or electronically.

# **3. Dialdirect Payback Booster**

## **How do I qualify and what does it cost?**

If you have comprehensive vehicle insurance under the **Dialdirect Payback** or **Dialdirect Monthly Payback** product, 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 pay-out 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 pay-out 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 Dialdirect App or visit the Dialdirect website for costs / additional information.

### 2. Eye test

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

### 3. Risk confirmation

This activity can be completed on the Dialdirect App or online at [www.dialdirect.co.za](http://www.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 Dialdirect App or online at [www.dialdirect.co.za](http://www.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.

## 4. Dialdirect Payback Bonus

### How do I qualify and what is the cost?

- Having selected **Dialdirect Payback** or **Dialdirect Payback Bonus**, you will benefit from the 4 year pay-out and the cost is included in your policy premium.

### How does my payout work?

- You'll receive a cash pay-out 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 pay-out is calculated on your policy premiums excluding fees and commissions, if applicable.
- Check your online dashboard at [www.dialdirect.co.za](http://www.dialdirect.co.za) for your projected pay-out date.

### How do I get paid?

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

## Additional benefits

As part of your **Dialdirect Payback Bonus**, you also benefit from Premium Relief, which includes:

- Retrenchment premium waiver
- Death premium waiver
- Total permanent disablement premium waiver

## What affects my pay-out?

- Missed premium payments
- Interruptions in cover
- **All claims except the following:**
  - Vehicle claims:
    - o Vehicle stolen, if an approved tracking system was fitted
    - o Windscreen chip repairs
  - Home Contents and Buildings claims:
    - o Fire-brigade charges following a fire at the residential address
    - o Rent to live elsewhere
  - Home Contents claims:
    - o Garden furniture
    - o Guests' property
    - o Money stolen from your home
    - o Loss of documents, coins or stamps
    - o Domestic employee's belongings
    - o Belongings in a removal truck
    - o Hole-in-one / Bowling full-house
    - o Medical expenses
    - o Veterinary expenses
  - All Premium Relief claims:
    - o Retrenchment premium waiver
    - o Death premium waiver
    - o 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: [policyservices@dialdirect.co.za](mailto:policyservices@dialdirect.co.za)
- View your policy details or connect with us via the [Dialdirect Insurance App](#) or online at [www.dialdirect.co.za](http://www.dialdirect.co.za)