

Cash Back Bonus

Terms and Conditions

What the Cash Back Bonus covers

This unique optional offering entitles the policyholder to a percentage payout of premiums paid over a period, provided that the cover is uninterrupted and claims free. A 2-year cycle will start anew, whenever a relevant claim is submitted.

The Cash Back Bonus is considered a discount of your premiums for a good claims history over the period (two individual cycles of 2 years each and 1 year for every uninterrupted, claims free year insured, thereafter).

You will receive;

- 15% of all your premiums paid, over the first two years of claims free, uninterrupted cover;
- 10% of all your premiums paid, if you remain claims free for a further two years; and
- 10% of all premiums paid for every claims free year of continued insurance, thereafter.

Claims that do not affect your Cash Back Bonus

- Vehicle stolen (if an approved tracking system or systems were fitted in the vehicle)
- Fire brigade charges following a fire at the risk address (Home Contents & Buildings Policies)
- Garden furniture
- Guest's property
- Windscreen chip repairs
- Money stolen from the customer's home
- Loss of documents, coins or stamps
- Domestic employee's belongings
- Belongings in the removal truck (if the truck was involved in an accident)
- Rent to live elsewhere
- Fraudulent use of credit or bank cards
- Hole in One/Bowling full-house
- Medical expenses
- Veterinary expenses

Exclusions

The Cash Back Bonus will be active and payout is guaranteed, provided that;

- the insurance policy remains active and all premiums are paid;
- cover is uninterrupted for the designated time period before payout; and
- no claims are submitted for the stipulated period where the specific claim type/s are not excluded from affecting your bonus payout as per the list above.

Administration and Enquiries

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