



Premium Relief

Life is unpredictable and a crisis can happen at any time. That's why we 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 still be entitled to a cash reward if your cover remains claims-free and uninterrupted for 4 years.
- Only a six-month waiting period.

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.
- Only a three-month waiting period.



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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.

Getting in touch is easy

- 24 hour Emergency Assist: 0860 911 911
- Tel: 0861 555 580
- Email: polycyservice@dialdirect.co.za
- Chat with us via the Dialdirect Insurance App or online
- Admin: 0860 10 50 85
- Claims: 0861 78 92 54