



Terms & Conditions

This brochure contains everything you need to know about the **Payback product** you've selected.

[Click here](#) to start >

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Your schedule shows the product you have chosen:

Click on the buttons for more details.

Payback

Monthly Payback

or

Payback Bonus

If you have **Payback** or **Monthly Payback**, you can activate the Payback Booster at an additional fee.

Payback Booster

Payback



The best of both worlds

- You benefit from monthly cash pay-outs with the Monthly Payback product.
- Plus you have the option to enhance your package with Payback Booster.

- Over and above that, you can also get a cash pay-out every 4 years with your Payback Bonus.



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Monthly Payback

Click on the buttons for more details.

What is the cost?

How do I qualify to earn?

How and when do I get paid?

How are my earnings calculated?

How do you calculate my daily Star Score and the distance I have travelled?

Important Notes



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What is the cost?

- The cost of Payback, Monthly Payback and the Payback Bonus is included in your car policy premium.
- If you would like to add Payback Booster, an additional monthly fee will be payable.

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Monthly Payback



How do I qualify to earn?

- Take out comprehensive car insurance and ensure your cover remains active throughout the month.
- Pay your monthly premium.
- Download and sign in to the Dialdirect App.
- Drive well and drive less.

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Monthly Payback



How and when do I get paid?

- Cash is paid into your selected bank account within the first 10 working days of the month.
- If the total pay-out is less than the hurdle amount on your policy, it will be carried over to future months until the amount you've earned, exceeds your hurdle.
- You will then receive the cash reward during the next pay-out cycle.

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How are my earnings calculated?

- Rewards are earned daily and get paid out monthly.
- You are rewarded for driving well. A daily Star Score rates your driving on a scale from 1 to 5 and your Star Scores per trip are aggregated at the end of each day.
- You are rewarded for driving less based on the kilometres driven in a day.
- The Driving Reward and Distance Reward are two separate rewards systems – each is calculated independently.
- You get a Drive Free Day Reward if you do not drive at all on a specific day. To qualify for this reward, you will need internet access, and the necessary settings enabled, throughout the day.
- Your monthly reward is determined by your best 28 days of the month.

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How are my earnings calculated? (Continued)

- You are rewarded for adding buildings or home contents cover to your car policy.
- You will be rewarded for completing all of the additional activities.

You can view your rewards on the Dialdirect App on a daily basis.

Please [click here](#) to view the rewards you can earn.

You must have internet access during the day so that Dialdirect can receive your trip data and calculate a daily reward.

The Payback reward amount paid to you monthly is based on your trip data received during that month.

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How do you calculate my daily Star Score and the distance I have travelled?

- Your daily Drive and Trip Scores are based on a scale of 1 to 5 Stars (5 Stars = highest). These are calculated on your driving performance by using a number of Drive Score factors. See the Dialdirect App or visit the Dialdirect website for more information on these.
- A valid trip is a trip of at least 1km and only valid trips will be scored and reflected on the Dialdirect App.
- Your daily distance is calculated by adding up the total of all your completed trips for the day.
- For a trip to be valid, your GPS must remain on for the duration of the trip – i.e. from start to end.
- You have to ensure that the correct settings are applied and that all required permissions are granted to the app. This will allow us to track your trip accurately. Please note that you could end up losing all your rewards for a particular day if we pick up that not all permissions have been granted.

Read more on the next page



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How do you calculate my daily Star Score and the distance I have travelled? (Continued)

- To qualify for rewards, the settings on your device must always be correctly configured:
 - > Locations Services / GPS – enabled (all platforms)
 - > Permission to use GPS – enabled (all platforms)
 - > GPS set on High Accuracy mode – enabled (Android / Huawei)
 - > App allowed to run in the background (Android / Huawei)
 - > Activity Recognition – switched on (Android / Huawei)
 - > Core in Motion – switched on (IOS)
- Incorrectly configured settings can lead to disqualification from the day's reward.
- If your settings were incorrectly configured, you must make sure that they are corrected by 8am the next day. If these configurations are not correct by 8am, you will also not qualify for any rewards on the new day.

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Payback Booster

Click on the buttons for more details.

Overview

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Payback Booster



Overview

If you have comprehensive car insurance with Payback or Monthly Payback, you can optimise your benefits by activating the Payback Booster at an additional monthly fee, per car.

With this benefit you can boost your monthly rewards and possibly earn as much as 75% of your premiums back in cash.

If you drive well and cut down on your travel distance, you can earn up to 60% of your comprehensive car premium back in cash.

Adding home contents and buildings cover to your policy earns you an additional 5% each. You can also earn a further 5% for completing the additional activities. Refer to the Additional Activities section for more information.

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Payback Booster



Additional Activities

Payback Booster is designed to help you further increase your earnings with a set of tasks that you can complete every year. Each activity is valid for 12 months and you will earn a 5% reward when all of them are successfully completed.

When an activity expires, it must be completed again to continue earning. For more specific information, please visit our website or refer to our app but, in short, you need to do the following to earn your rewards

Car Safety Check:

This is all about the insured car, so either the policyholder or regular driver can complete this activity.

Eye Test:

Only the regular driver of the insured car should get this – no reward will be given for any other driver's eye test.

Risk Confirmation:

This activity is cost free and requires of the policyholder to make sure that all details on the insurance contract are 100% correct and up to date. It can be completed online on our website or on the Dialdirect App.

Survey Participation:

Also cost free, on the website or app, this activity requires of the regular driver of the insured car to answer a short questionnaire.

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Policy Changes

If during the course of any given month you:

- **take out a new policy or add a new comprehensively insured car to your existing policy:** your pay-out will be calculated on your motor risk premium and based on the day you are being rewarded for.
- **change your car:** your calculation will take into account all car insurance premiums received during that month.
- **have the Payback Booster and:**
 - **cancel your policy;**
 - **remove a car from your policy;**
 - **downgrade your cover from comprehensive to third party, fire and theft, third party only or to any of the Dialdirect Bundle cover options or**
 - **change from Payback or Monthly Payback to the Payback Bonus:**

the fee paid for that month will be refunded to you and no other reward pay-out of any kind will be applicable for the month.

Read more on the next page



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Policy Changes (Continued)

- **activate the Payback Booster on a new policy and/or a newly covered car:** you will only be charged a pro-rata fee for the activation. At the same time your reward pay-out will also be calculated in line with the motor risk premium. You will start earning from the commencement of cover.
- **activate the Payback Booster on an already comprehensively insured car:** during the course of any given month, you will be charged the full fee for this benefit. At the same time your reward pay-out also will be calculated in line with the full motor risk premium paid.
- **cancel your Payback Booster:** your policy will automatically revert back to the Monthly Payback package without the Booster benefits. If the change is made during the course of a month (and not at the beginning of the following month), the full Payback Booster fee already paid for the month, will be refunded to you.

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Programme Changes and Cancellation

- We may change or cancel any component of the Payback programmes by giving you 31 days' notice: you will be given notice verbally or in electronic format.

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Claims

- Claims do not have any impact on your Monthly Payback or Payback Booster.
- Note that we may use your telematics information to assist in the processing of your claims.

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Vouchers

- Vouchers are earned by completing certain tasks: see the Dialdirect App for details. You must activate your voucher within a specific timeframe: when you earn one, you will receive a notification – the timeframe is also shown on there.
- Once awarded, vouchers cannot be re-issued. They are also not transferrable.
- All vouchers are subject to the terms and conditions that appear on the **Dialdirect Insurance App.**

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Monthly Payment Disputes

- If you would like to dispute a monthly pay-out, you have 31 days from the payment date to notify us.
- After the 31 days period it will be assumed that you have received your pay-out and that everything is correct.

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Important Notes



Personal Information

- Your personal information is stored on secure servers. Only relevant information is shared with our partners and service providers who are involved with calculating your daily trip and driving scores, earnings and vouchers.
- We will not rent, sell, or share your personal information with third parties without your consent except if we are under legal obligation to do so.
- Note that we may use your telematics information to help keep your policy's underwriting information up to date and to assist in the processing of your claims.
- Please refer to our privacy terms and conditions at [**www.dialdirect.co.za**](http://www.dialdirect.co.za) for more information.

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Payback Bonus

Click on the buttons for more details.

How do I qualify and what is the cost?

How does my pay-out work?

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Payback Bonus



How do I qualify and what is the cost?

If you add a **Payback Bonus** to your policy, the cost will be included with your premium and you could benefit from a 4-year bonus pay-out.

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Payback Bonus



How does my pay-out work?

- If you do not claim or interrupt your insurance for a period of 4 years, you will be rewarded with an amount in cash. This can be as much as 25% of all your premiums paid or equal to all the premiums paid in your entire first year of cover – whichever amount is lower.
- This cash pay-out is made up of all your policy premiums but excludes any fees and commissions that may be applicable.
- At pay-out time, your bonus will be deposited into the account from which your premium is usually deducted.
- You have an online dashboard at www.dialdirect.co.za where you can see everything about your bonus, including your projected pay-out date.

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Payback Bonus



Additional Benefits

With a Payback Bonus, you are also given the included benefit of three **Premium Relief** products:

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

This means that your insurance premium will be covered for a certain period of time in the event of your death; if you get retrenched or become totally and permanently disabled.

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Payback Bonus



Bonus Resets and Claims

A Payback Bonus is a reward for a claims-free, uninterrupted insurance history.

So if you do not pay your premium or interrupt your cover or if you claim, your bonus will be affected and you will have to start the 4-year cycle over again.

But not all claims are relevant to your specific insurance risk. Exceptions are made for some of types of damage or loss. So in other words, claims for the following will not have any impact on your bonus:

- **windscreen chip repairs;**
- **if your car is stolen and an approved tracking system was fitted;**

Read more on the next page



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Bonus Resets and Claims (Continued)

- **the benefits in the Additional Cover section of your Home Contents/Buildings policy:**
 - > Fire-brigade charges after a fire at the insured address
 - > Rent to live elsewhere
 - > Garden furniture
 - > Guests' property
 - > Money stolen from your 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 the above claims have their own cover limits and terms and conditions. These appear in your policy book and schedule. If you've met the above criteria and still haven't received payment, do please let us know.

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Getting in touch is always easy:

Call us on



0861 555 580

Remember that you can also view your policy details or connect with us via the **Dialdirect Insurance App** or online at **www.dialdirect.co.za**.

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Dialdirect Insurance Ltd is an authorised non-life insurer and financial services provider.
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